



**BANKING  
REGULATION AND SUPERVISION  
AGENCY**



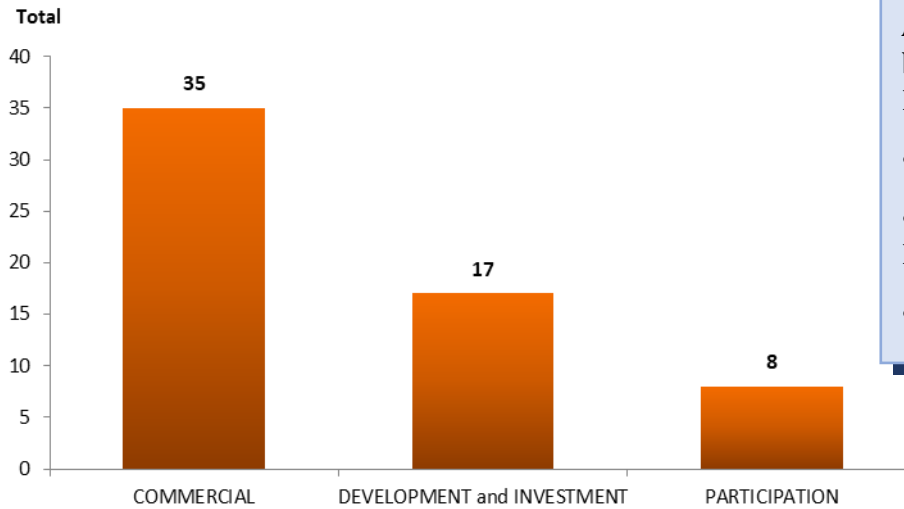
**TURKISH BANKING SECTOR  
MAIN INDICATORS  
SEPTEMBER 2023**

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# Number of Banks, Branches and Personnel

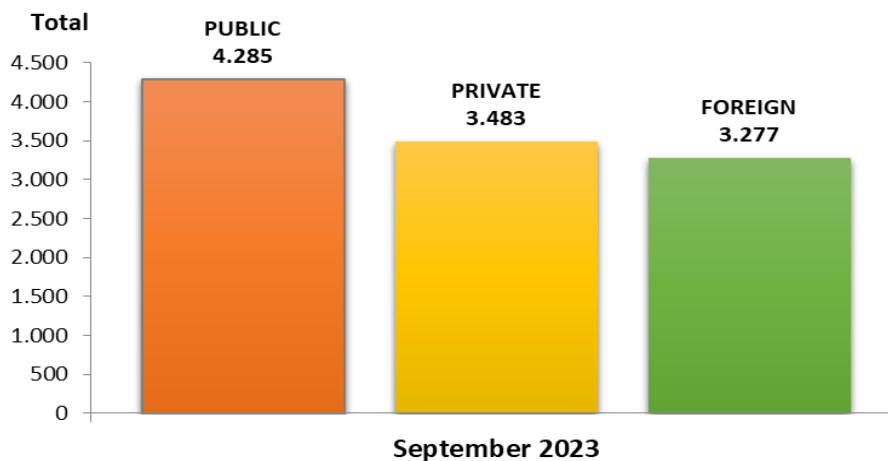
## Number of Banks



As of September 2023, 60 banks operating in Turkish Banking Sector as;

- 35 Deposit banks,
- 17 Development and Investment banks, and
- 8 Participation banks.

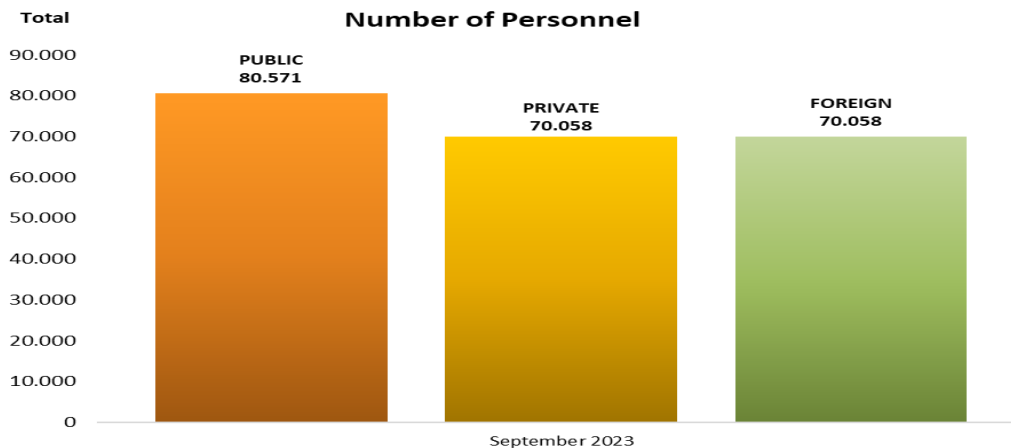
## Number of Branches



Number of branches in banking sector decreased by 110 and and personnel in banking sector increased 2281, respectively when compared to the previous quarter (June 2023).

As of September 2023 period, number of branches realized as 11.045 while number of personnel realized as 209.672.

## Number of Personnel



## Selected Balance Sheet Items

ASSETS	Total	Change (%)	
	(Billion TL)	Previous Quarter	Previous End of Year
CASH and CASH-LIKE ITEMS*	3.044	51,6	104,3
REQUIRED RESERVES	1.245	4,5	31,6
LOANS	10.710	7,0	41,3
NON-PERFORMING LOANS (GROSS)	168	-0,1	2,9
SECURITIES	3.575	11,0	50,7
OTHER ASSETS	2.526	-5,5	28,9
<b>TOTAL ASSETS</b>	<b>21.100</b>	<b>10,5</b>	<b>47,1</b>
<b>LIABILITIES</b>			
DEPOSITS	13.306	14,2	50,2
DUE TO BANKS	2.105	4,2	47,0
FUNDS FROM REPO TRANSACTIONS	790	2,0	46,3
SECURITIES ISSUED	488	14,4	50,0
EQUITIES	1.898	12,2	35,0
OTHER LIABILITIES	2.512	-1,1	40,9
<b>TOTAL LIABILITIES</b>	<b>21.100</b>	<b>10,5</b>	<b>47,1</b>

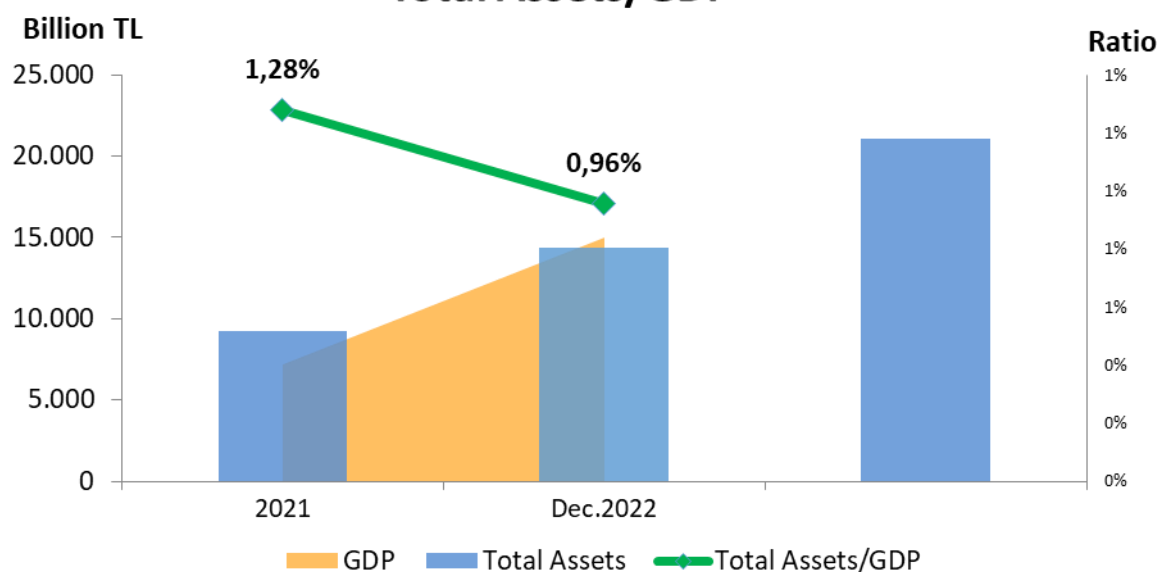
\* Sum of Cash, Receivables from Central Bank, Money Market, and banks items

Total assets of Turkish Banking Sector increased by 47.1% to TL 21.100 billion in September 2023 when compared to the previous year-end.

OFF-BALANCE SHEET ITEMS	Total	Change (%)	
	(Billion TL)	Previous Quarter	Previous End of Year
Contingencies	3.807	10,7	50,9
Commitments	16.447	15,2	50,6
- Derivative Financial Instruments	11.256	6,5	33,8
- Other Commitments	5.191	40,1	106,8

Of off-balance sheet items,  
 - Contingencies increased by 50.9%;  
 - Derivative financial assets increased by 33.8%  
 in September 2023 when compared to the previous year-end.

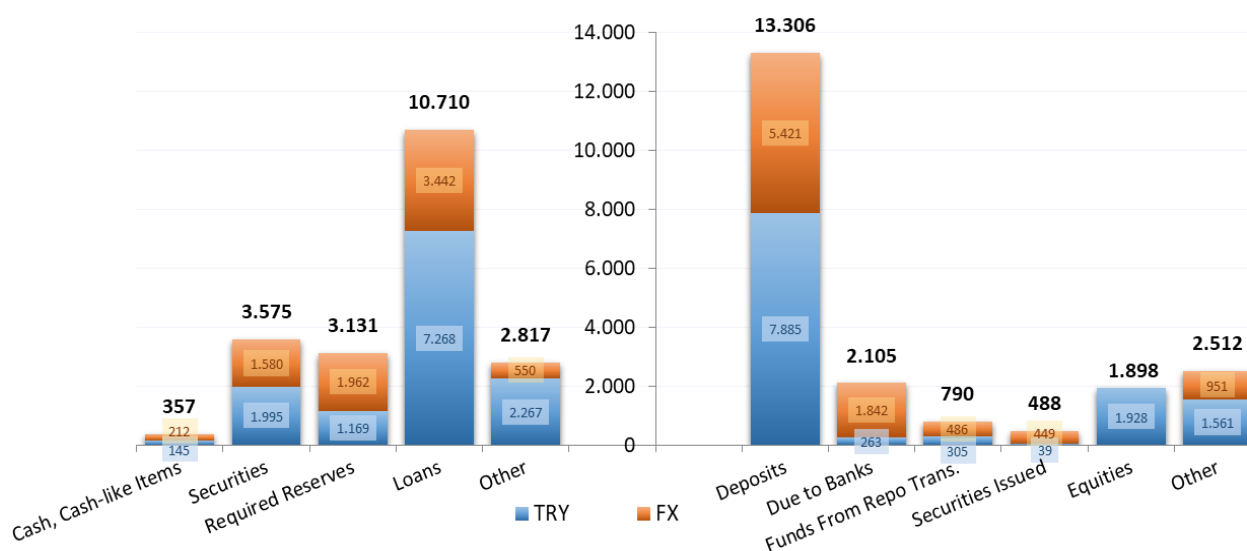
## Total Assets/GDP



The ratio of asset size of Turkish Banking Sector to GDP realized as 1.41 as of end-at the third quarter.

## On-Balance Sheet Figures

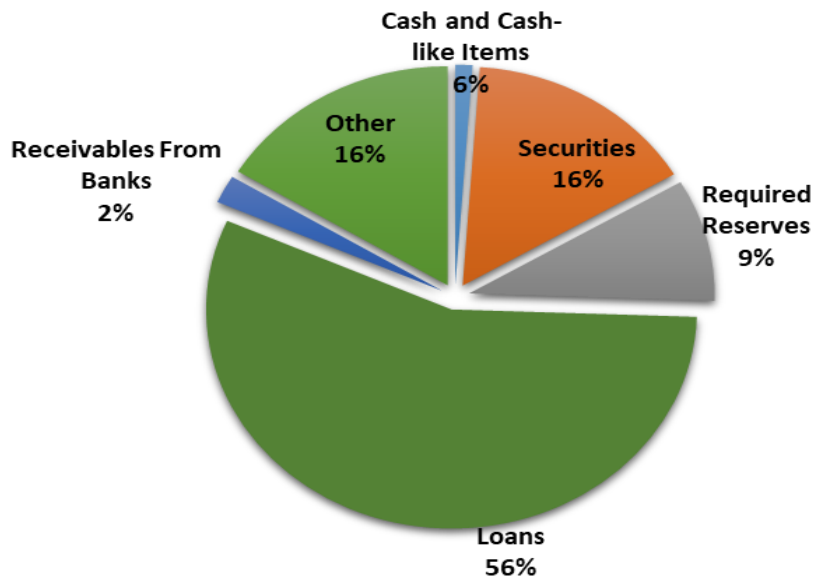
### Balance Sheet Asset-Liability Items



The ratio of FX assets in balance sheet to total assets realized as 45% while the ratio of total FX liabilities to total liabilities realized as 43%.

The share of FX loans in total loans is 29% while the ratio of FX deposit to total deposit is 40%.

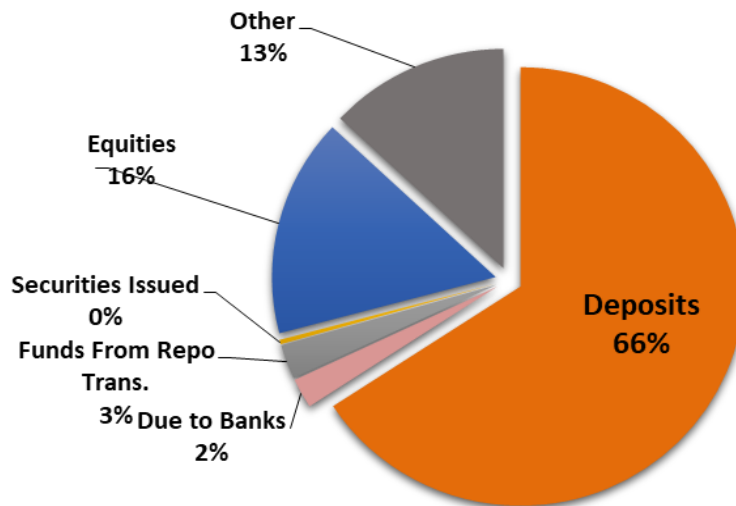
### Total Assets



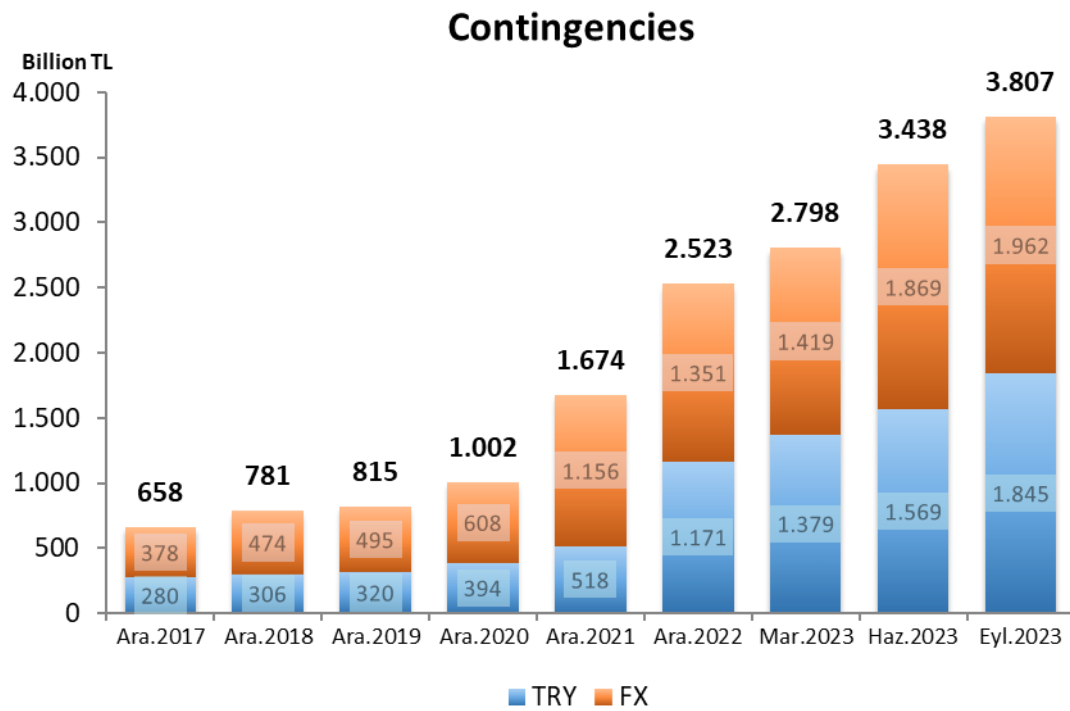
The share of loans, securities and required reserves in total assets realized as 56%, 16% and 9%, respectively.

While deposit has the biggest share by 66% in total liabilities, share of payables to banks is 2% and funds from repo is 3%.

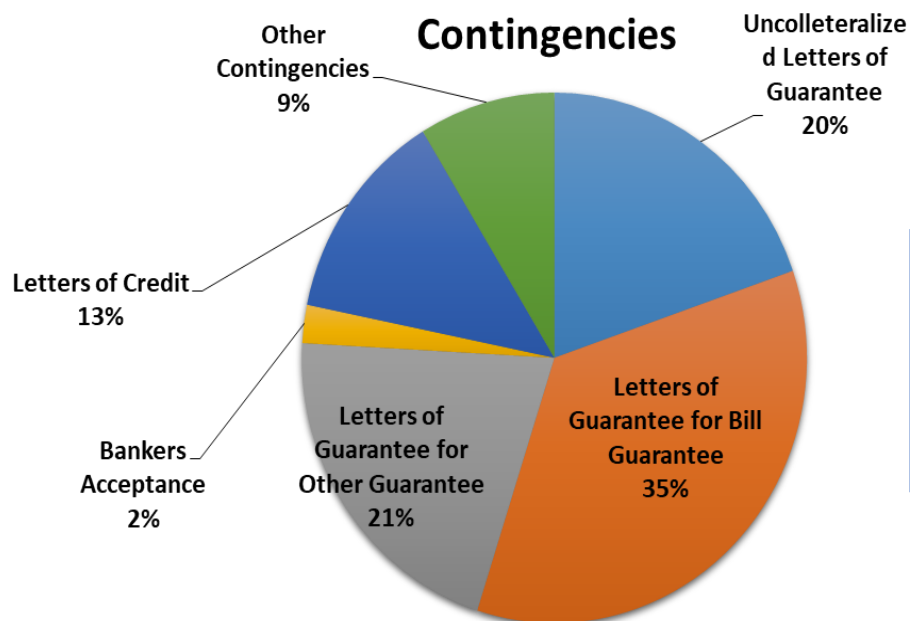
### Total Liabilities



## Off-Balance Sheet Figures

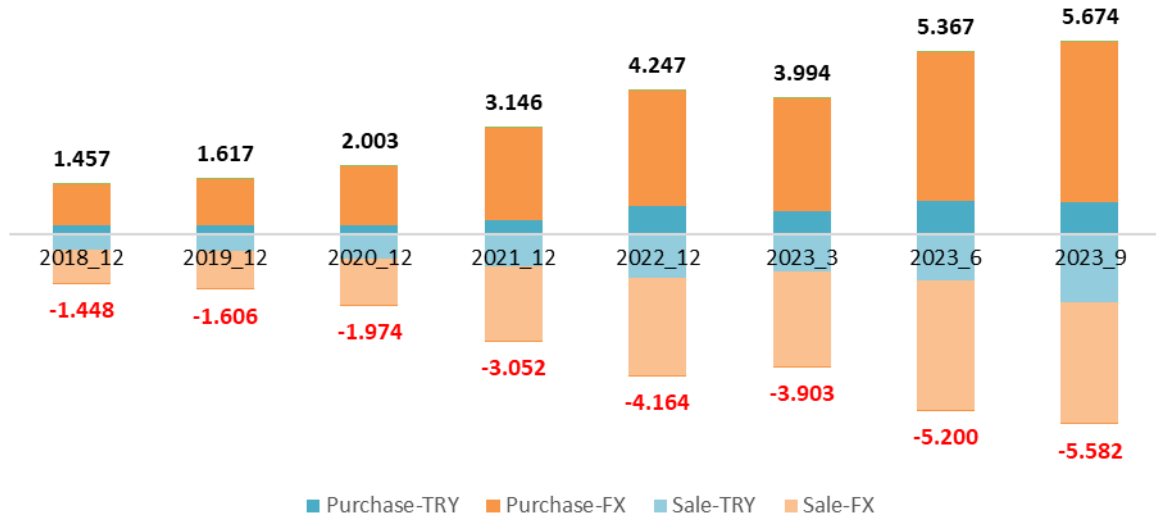


As of September 2023, size of contingencies realized as TL 3.807 billion.



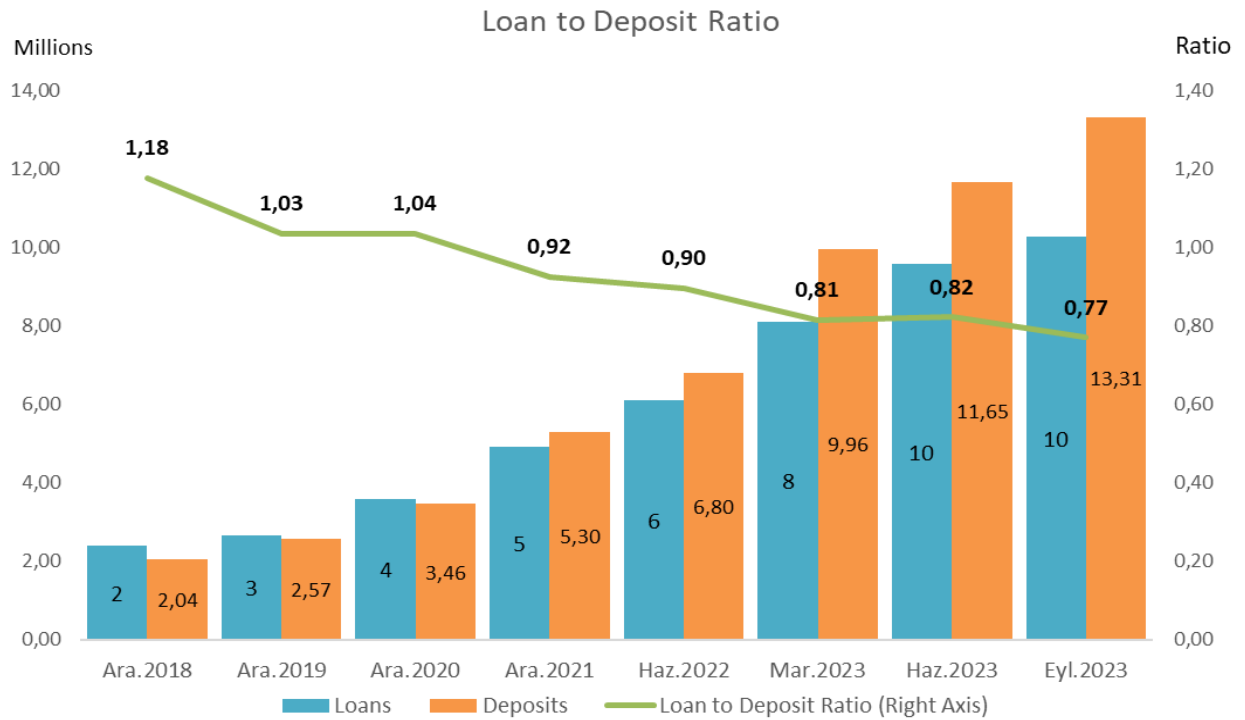
As letters of guarantee is the biggest share in contingencies, share of letters of credit is 13%.

## Derivative Financial Instruments



As of September 2017, derivative purchase amount realized as TL 1.250 billion and derivative sales amount realized as TL 1.244 billion.

## Development of Main Figures

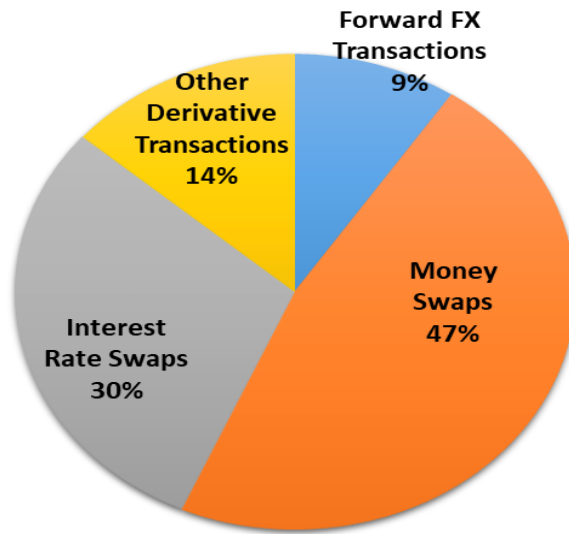


While loans in the third quarter of the year realized as TL 10.252 trillion, deposit realized as TL 13.306 trillion. Conversion ratio of deposit to loans is 0,77 as of September 2017.

\* Investment banks' loans is not included to Total Loans.



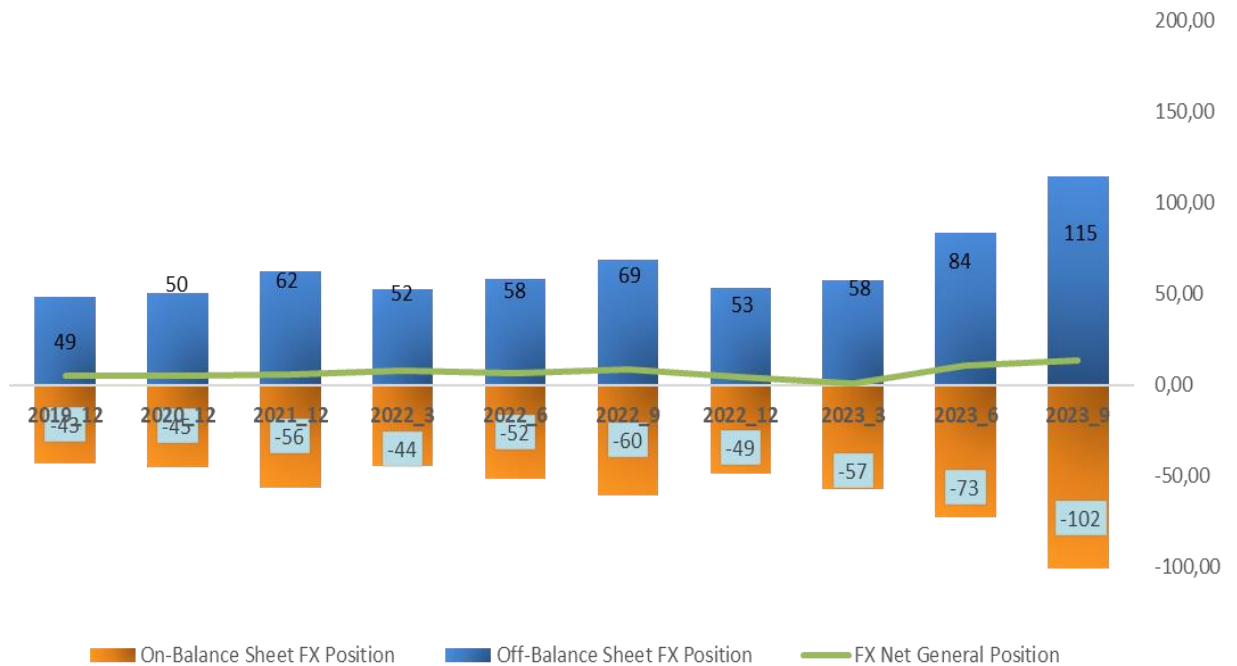
## Derivative Financial Instruments



47% of derivative transactions in off-balance sheet items is from swap money transactions, 29% from swap interest rate and 9% is from forward exchange transactions.

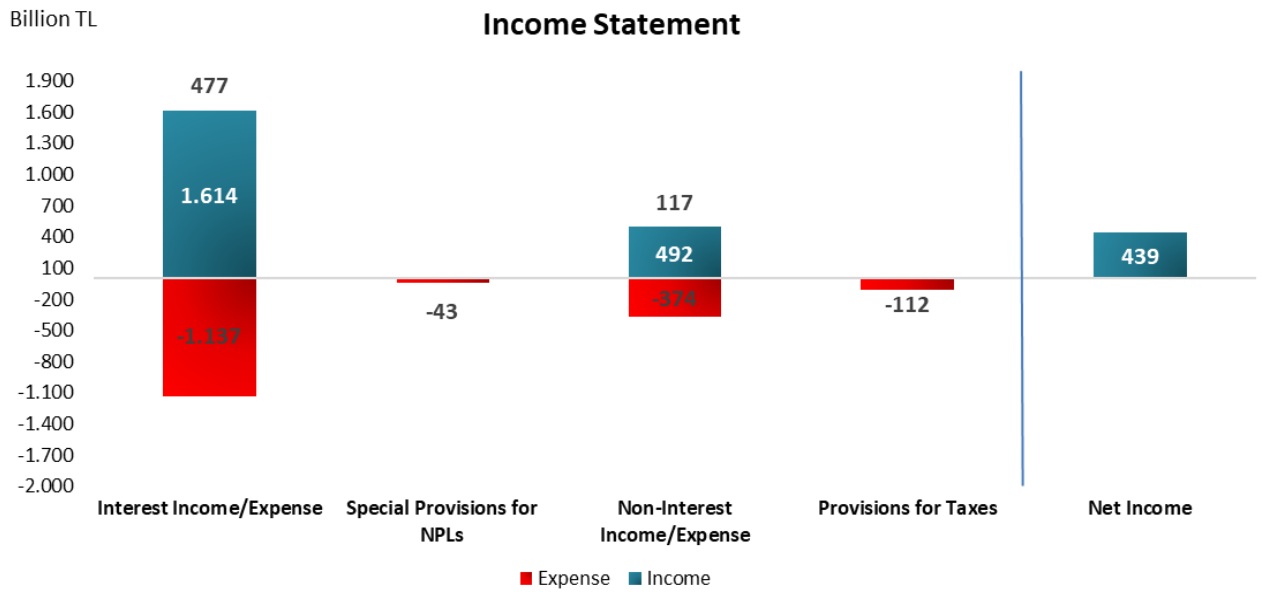
Thousand TL

## Foreign Exchange Position

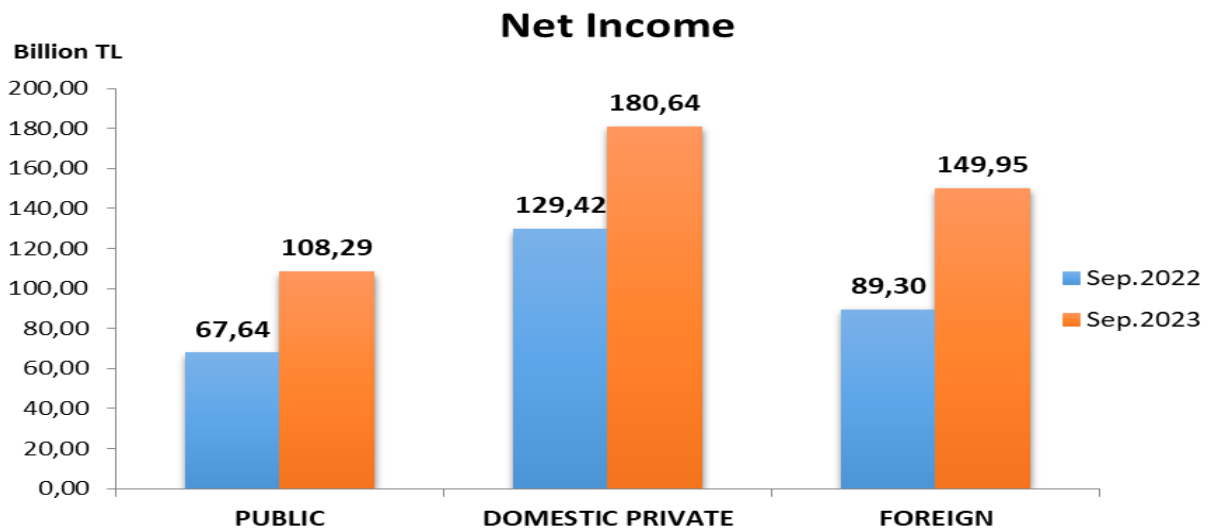


Off-balance sheet FX position has a surplus of TL 1.146 billion while on-balance sheet FX position has a deficit of TL 1.105 billion and FX Net General Position has a surplus of

# PROFITABILITY

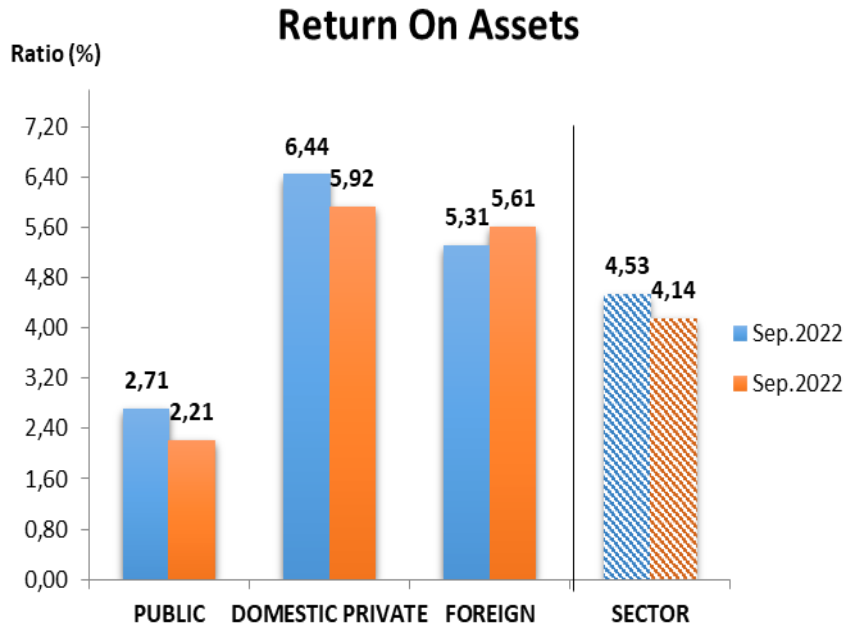


In the income statement of banking sector, interest income realized as TL 1.614 billion and interest expense realized as TL 1.137 billion. As of September 2023, net income of Turkish Banking Sector is TL 439 billion.

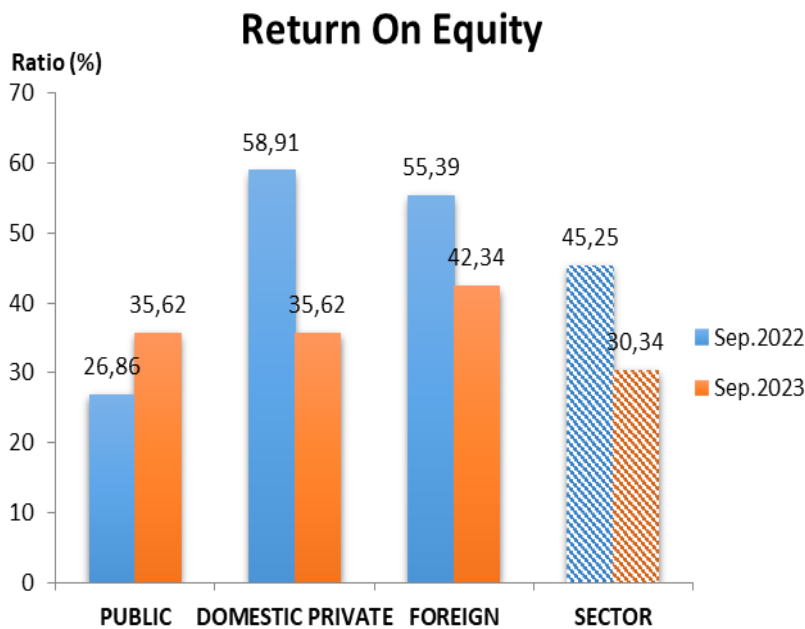


Net income of September 2023 period increased in public, domestic private and foreign bank groups when compared to the same period of 2022.

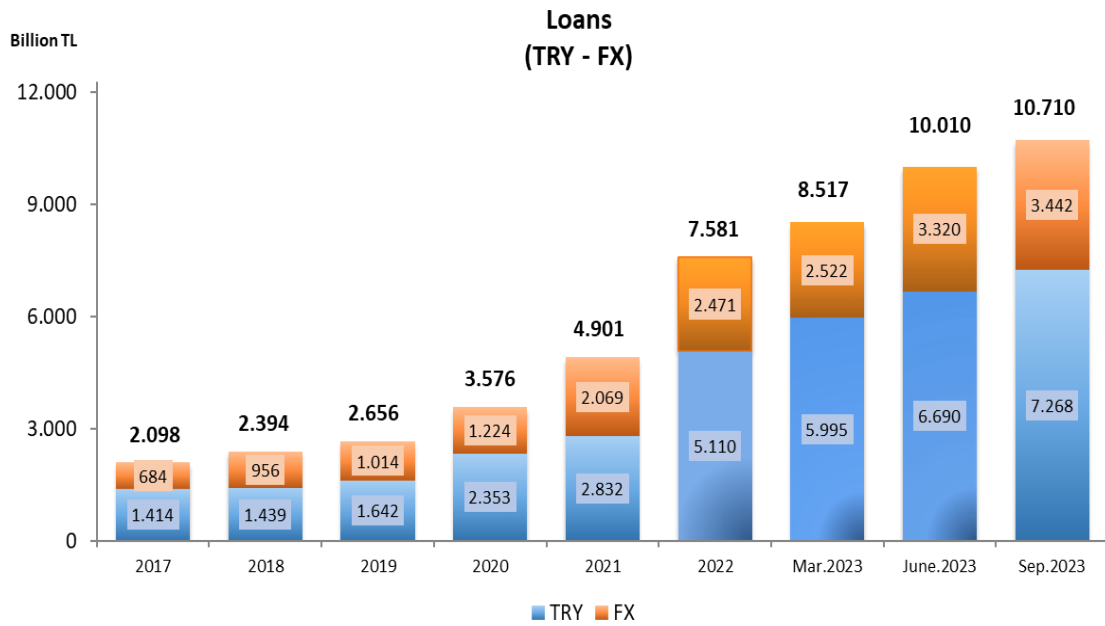
# LOANS



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

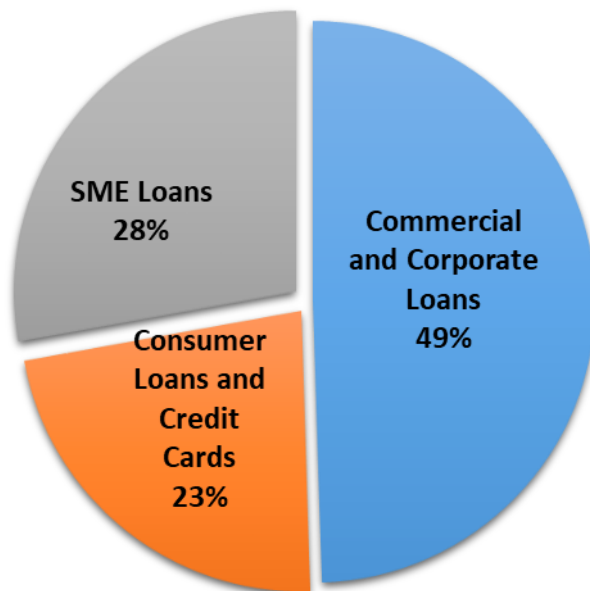


ROA of Turkish banking sector as of September 2023 realized higher as to the same period of the previous year.



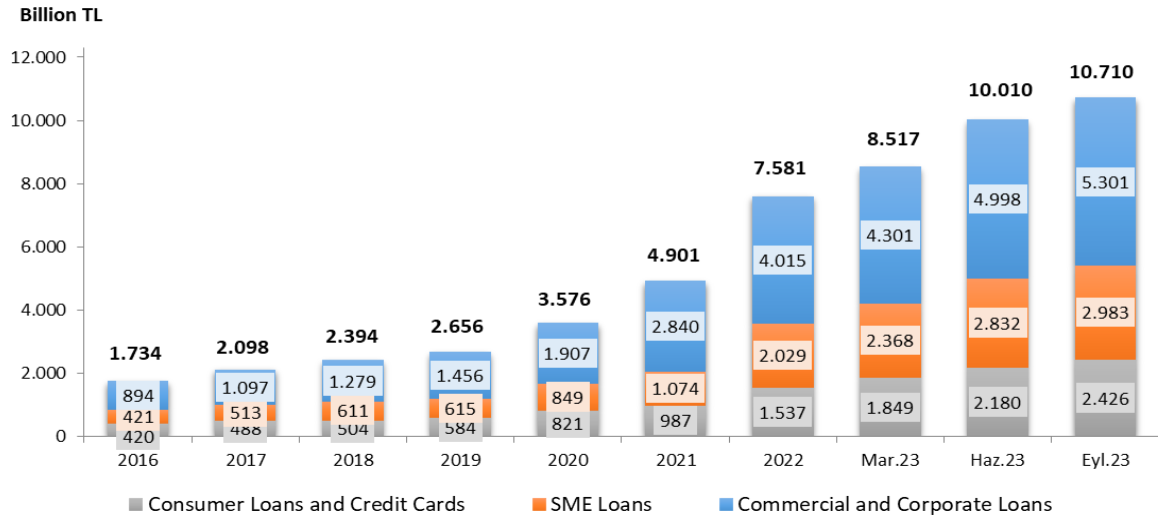
As of September 2023, total loans TL 10.710 billion and off which TL 7.268 billion is comprised of TL and TL 3.442 billion is comprised of FX loans.

### Distribution of Loans



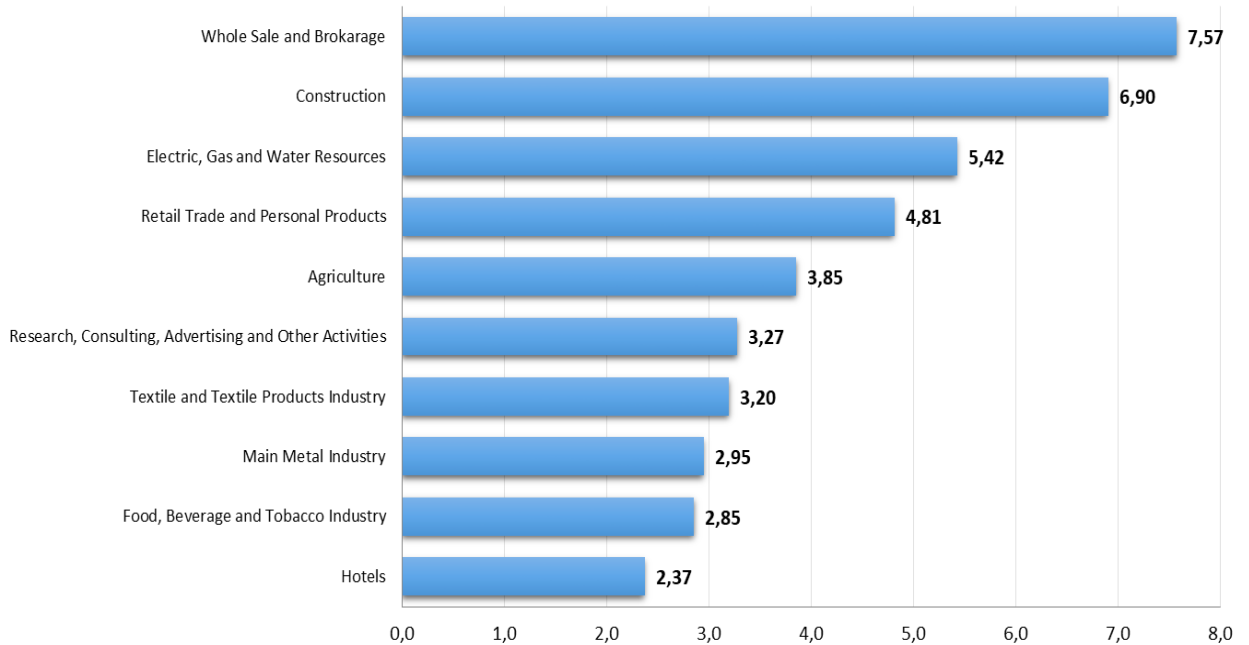
Share of commercial and corporate loans is 49%, share of SMEs loans is 28% and share of consumer loans (including credit cards) is 23% in total loans.

## Development in Loans by Types

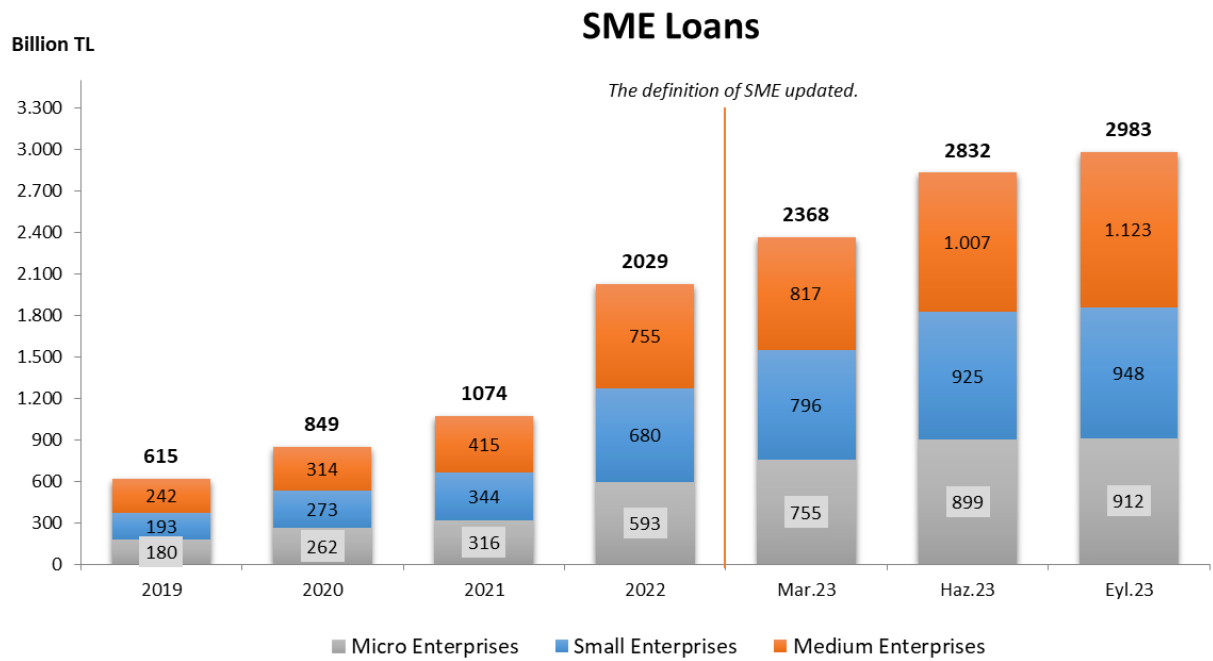


As of September 2023; commercial and corporate loans realized as TL 5.301 billion, SMEs loans as TL 2.983 billion while consumer loans and credit cards realized as TL 2.425 billion.

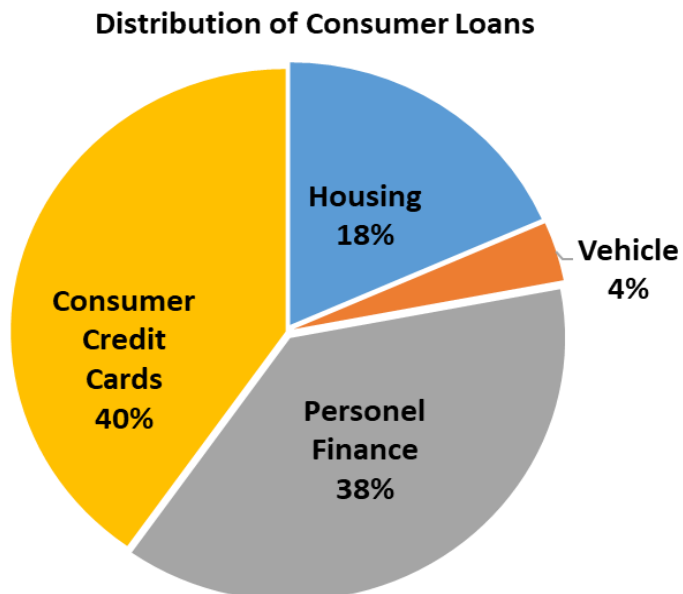
## Selected Sector Loans to Total Loans



The share of wholesale trade and brokerage sector in total loans is 7,57% and share of construction sector is 6,90%.

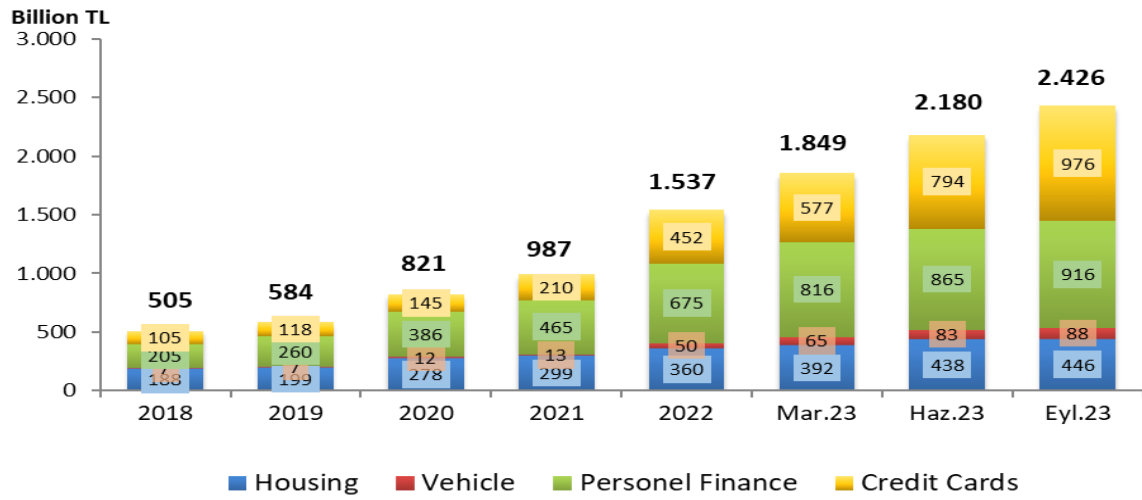


According to operating classes, SMEs loans increased when compared to the previous quarter.



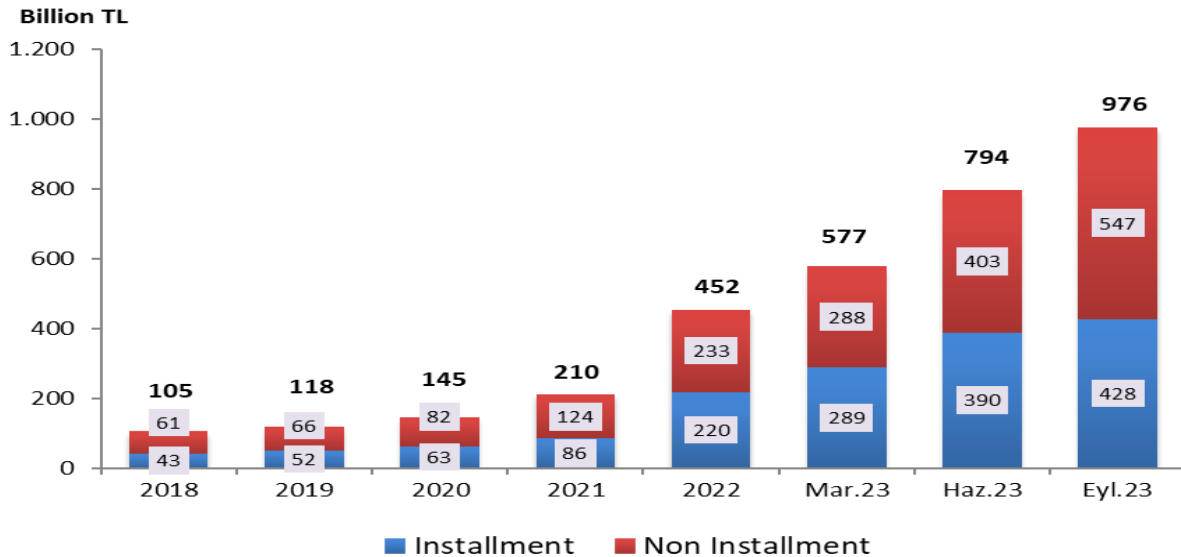
In consumer loans, the share of personal finance loans is 38%, housing loans 18% and share of credit cards is 40%.

## Consumer Loans



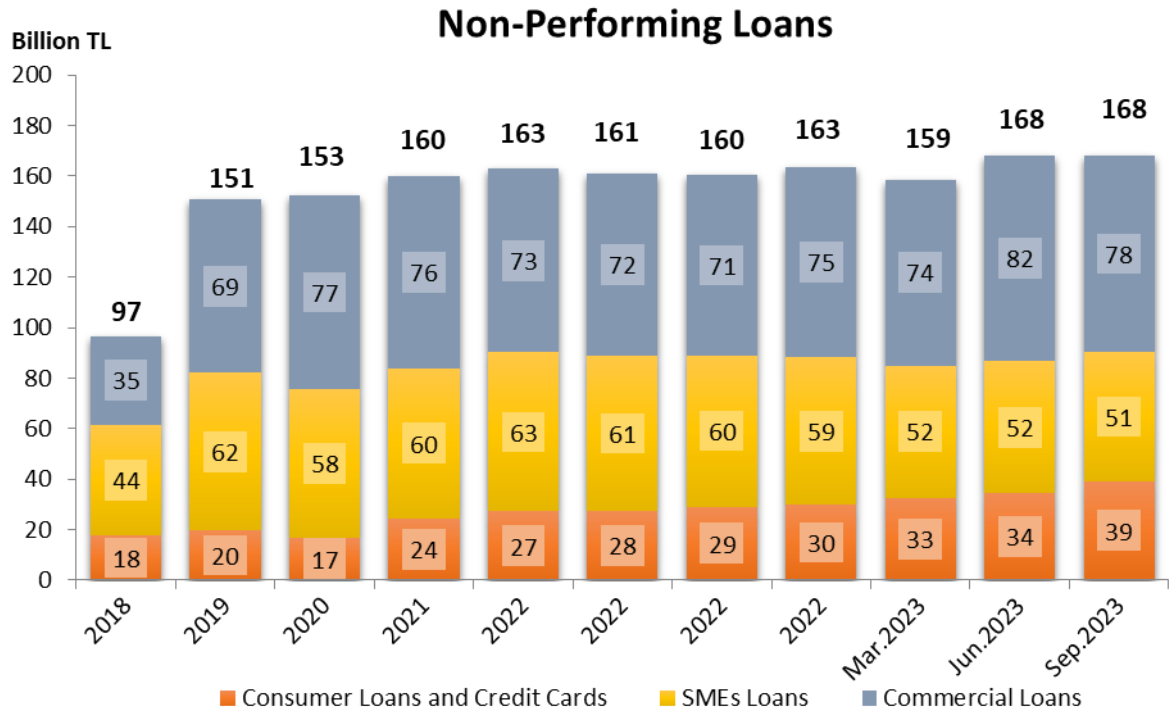
In September 2023 period, consumer loans increased as to the previous quarter and realized as TL 2.426 billion. Housing loans, credit cards as well as personal finance loans realized as TL 446 billion, TL 976 billion and TL 916 billion, respectively.

## Personal Credit Cards

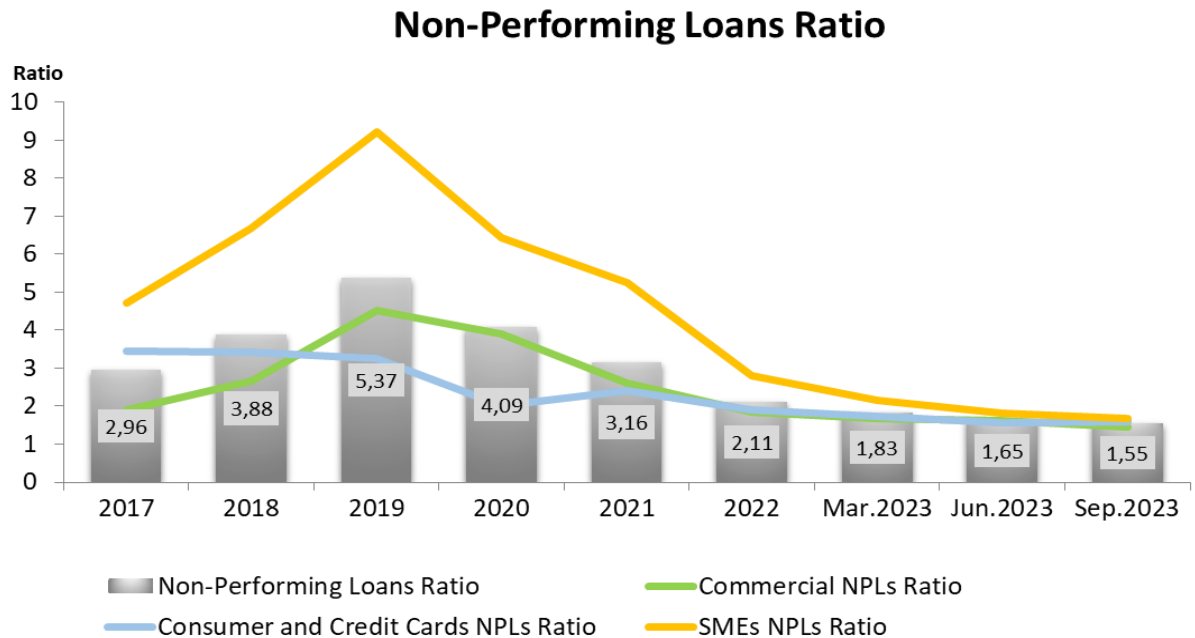


Personal credit cards amount increased when compared to the previous period and realized as TL 976 billion in September 2023.

# Non-performing Loans



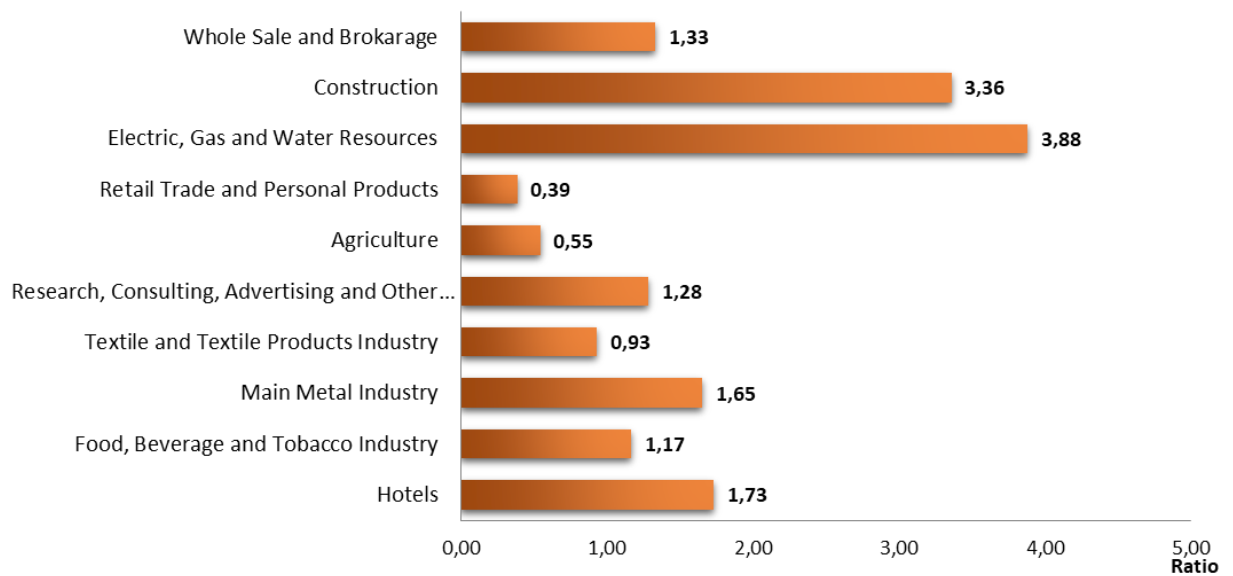
As of September 2023, gross amount of NPLs is TL 168 billion.



NPLs to loans of consumer loans (including personal credit cards) realized as 1,55% in September 2023 period.

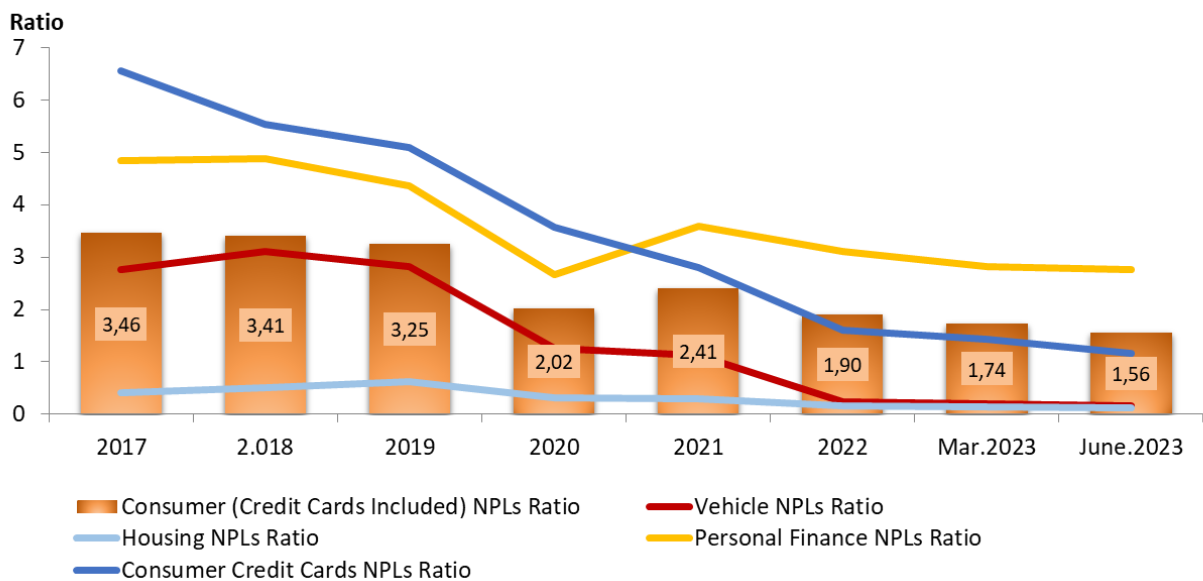


### Selected Sectors NPLs Ratios



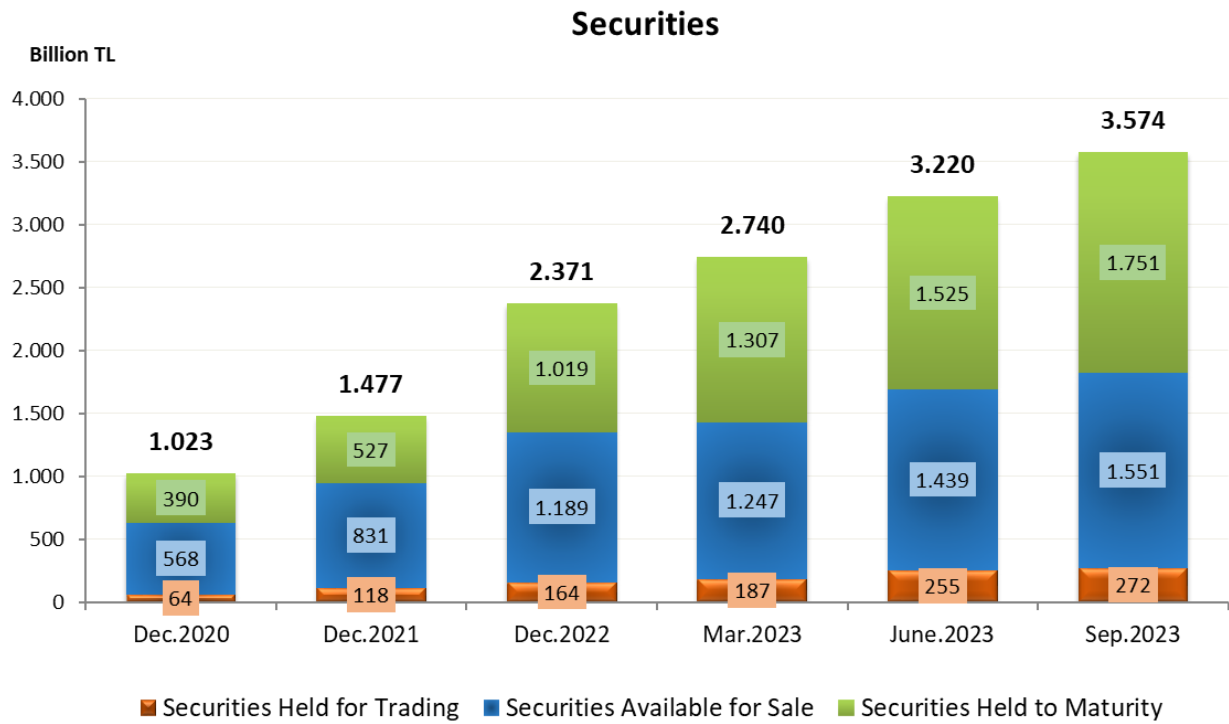
The share of electric, gas and water resources sector in total non-performing loans is 3,88% and share of construction sector is 3,36%.

### Consumer NPLs Ratios



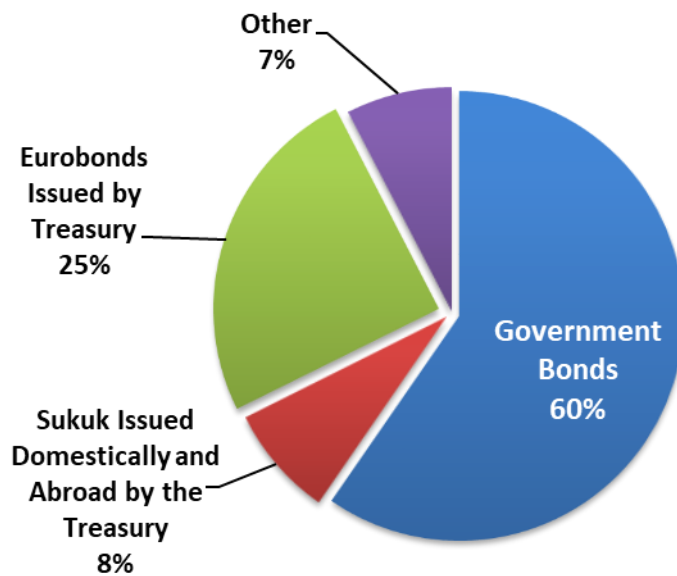
Consumer NPLs ratios to loans of consumer credit cards realized as 1,56% in September 2023 period.

# Securities



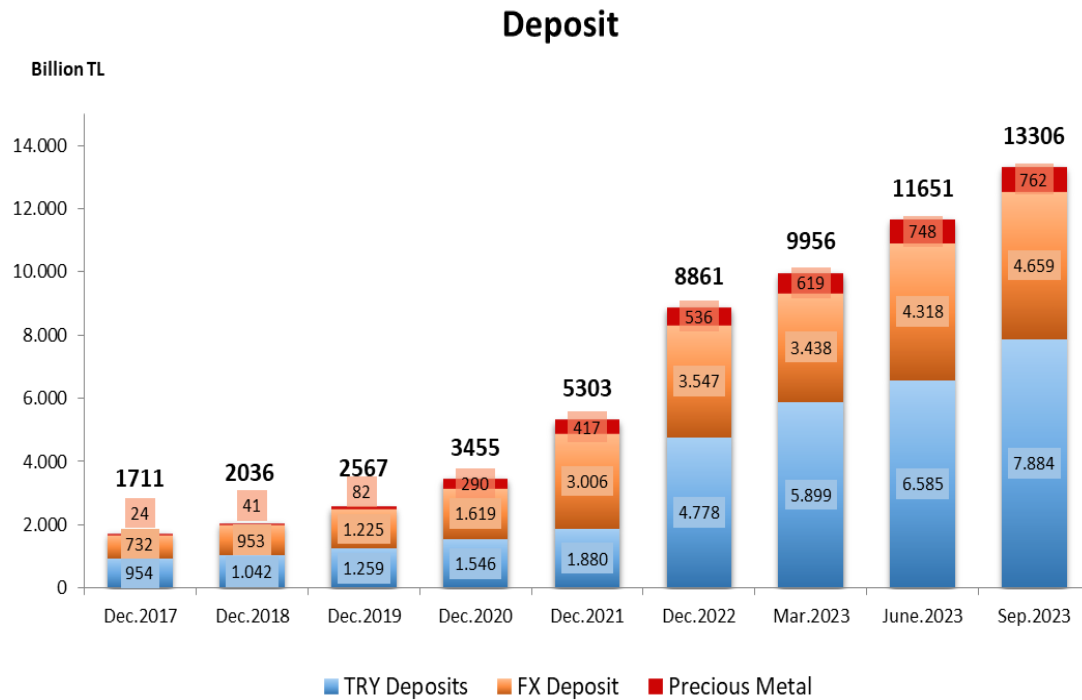
Total securities increased when compared to the previous quarter and realized as TL 3.574 billion.

## Distribution of Securities



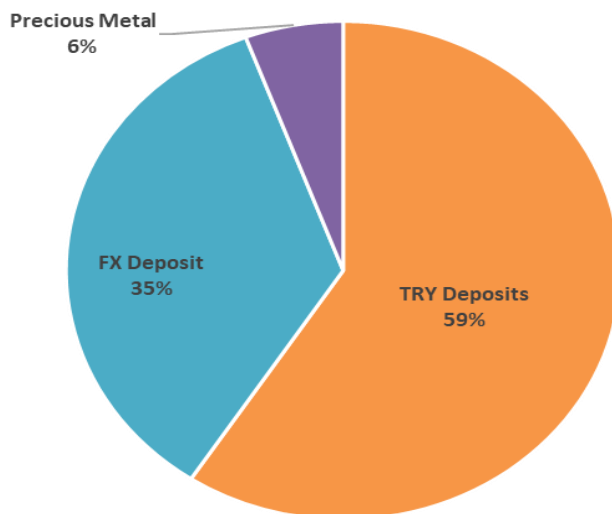
60% of securities comprised of Government bonds, 25% are Eurobond issued by Treasury and 8% are comprised of sukuk.

# Deposit



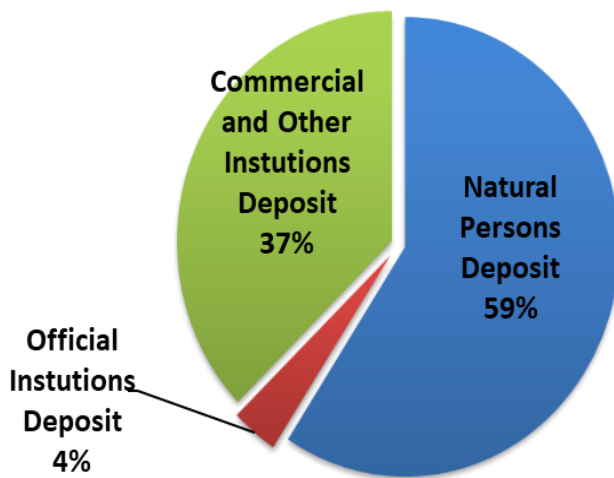
TL 13.306 billion of total deposits is comprised of TL Deposit /Participation Funds, TL 7.884 billion comprised of FX Deposit Account/Participation Funds and TL 762 billion is comprised of precious metals accounts.

## Distribution of Deposit



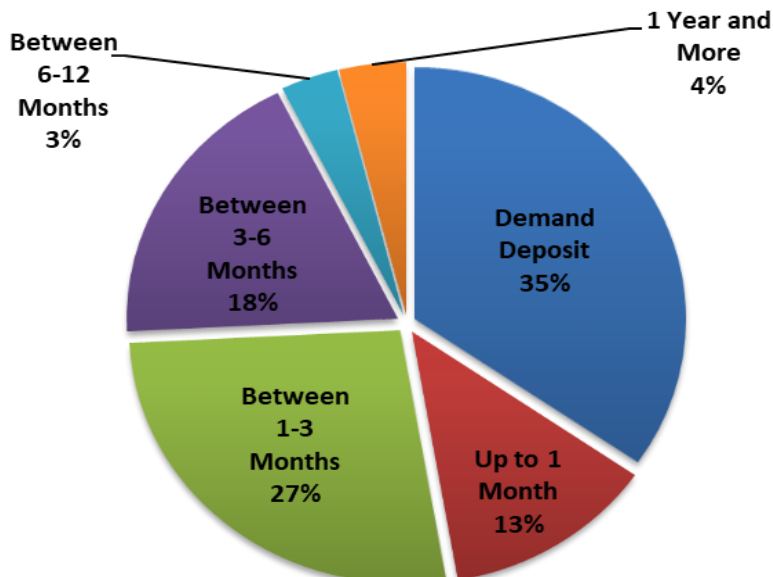
59% of total Deposit is TRY Deposit/Participation funds, 35% of FX Deposit/Participation funds and 6% of Precious Metal.

### Deposit According to Types



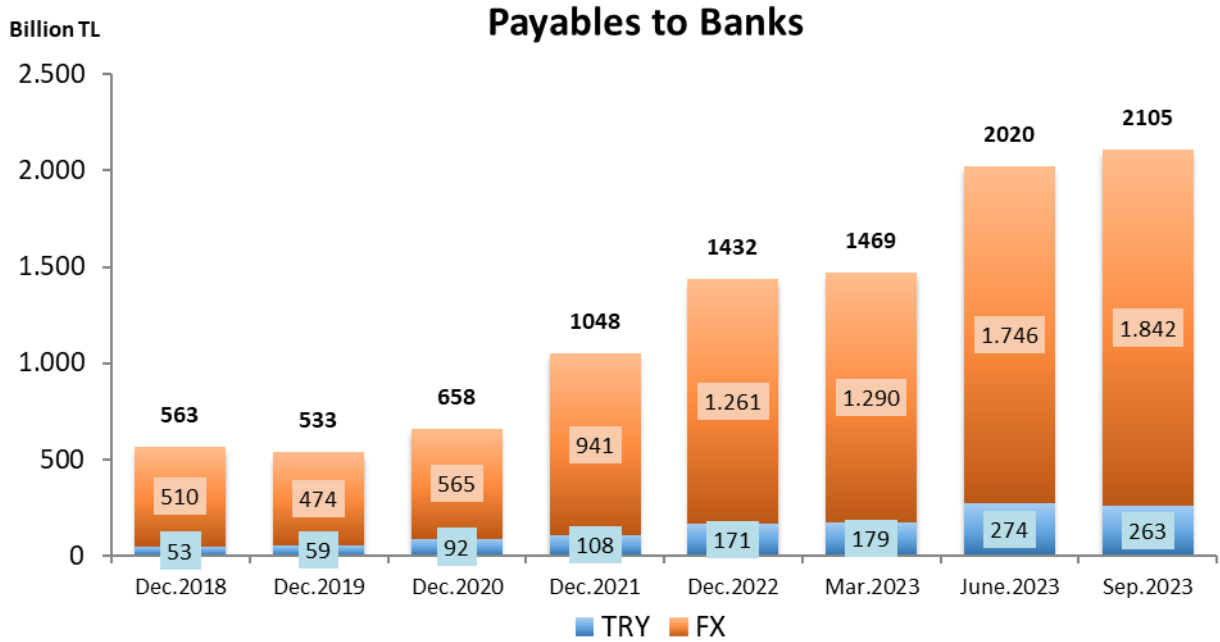
While 59% of deposits is comprised of natural person deposits, the share of commercial and other institutions' deposit is 37% and share of official institutions' deposit is 4%.

### Deposit According to Maturity(%)

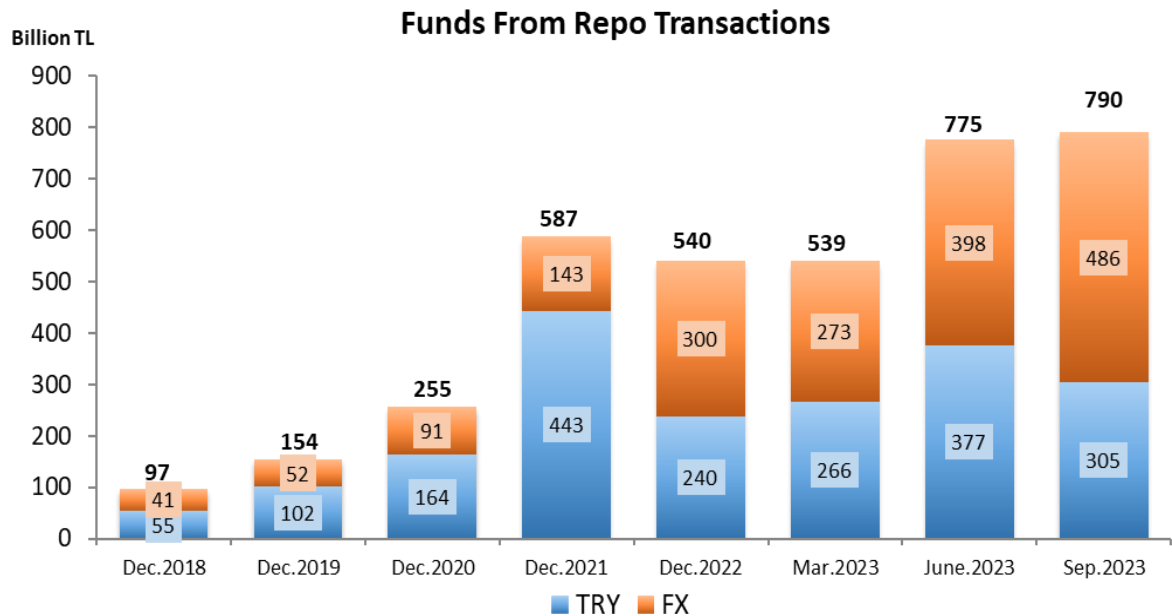


The share of demand deposit in total deposit is 35% and off time deposits by their opening maturity, 13% is up to 1 month and 27% is between 1-3 months.

## Payables to Banks and Repo Transactions



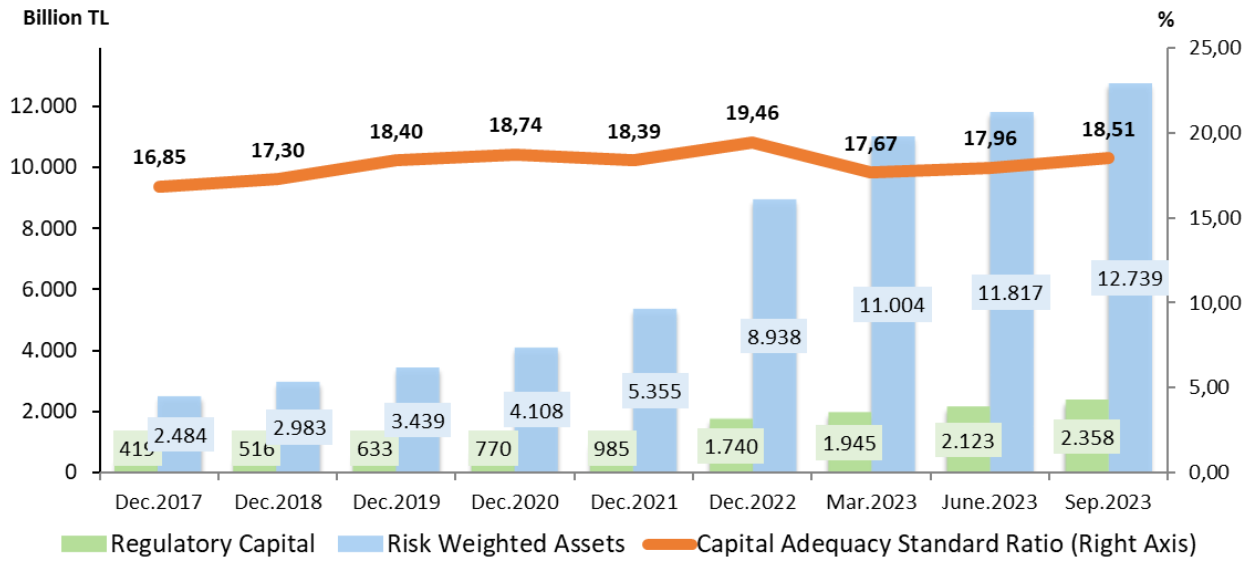
Payables to banks amount to a total of TL 2.105 billion as TL 263 billion Turkish Lira and TL 1.842 billion FX.



Fund amount from Repo transactions increased when compared to the previous quarter and realized as TL 790 billion in September 2023.

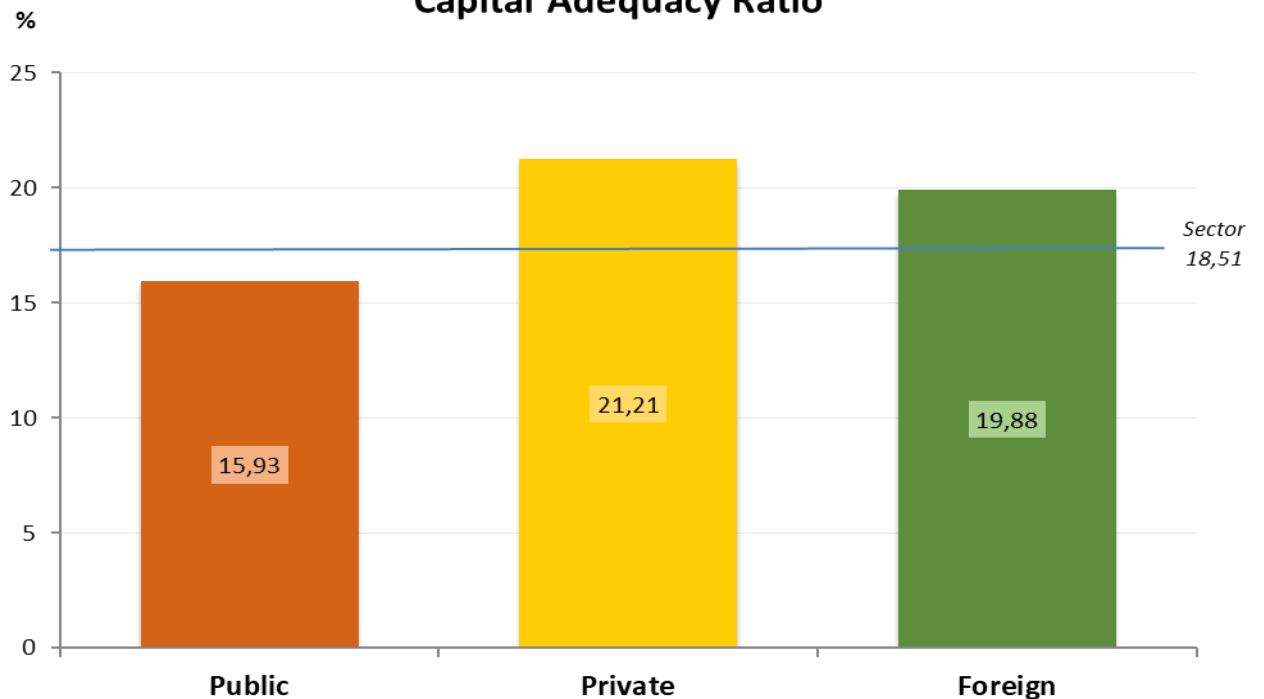
# Capital Adequacy

## Capital Adequacy Ratio

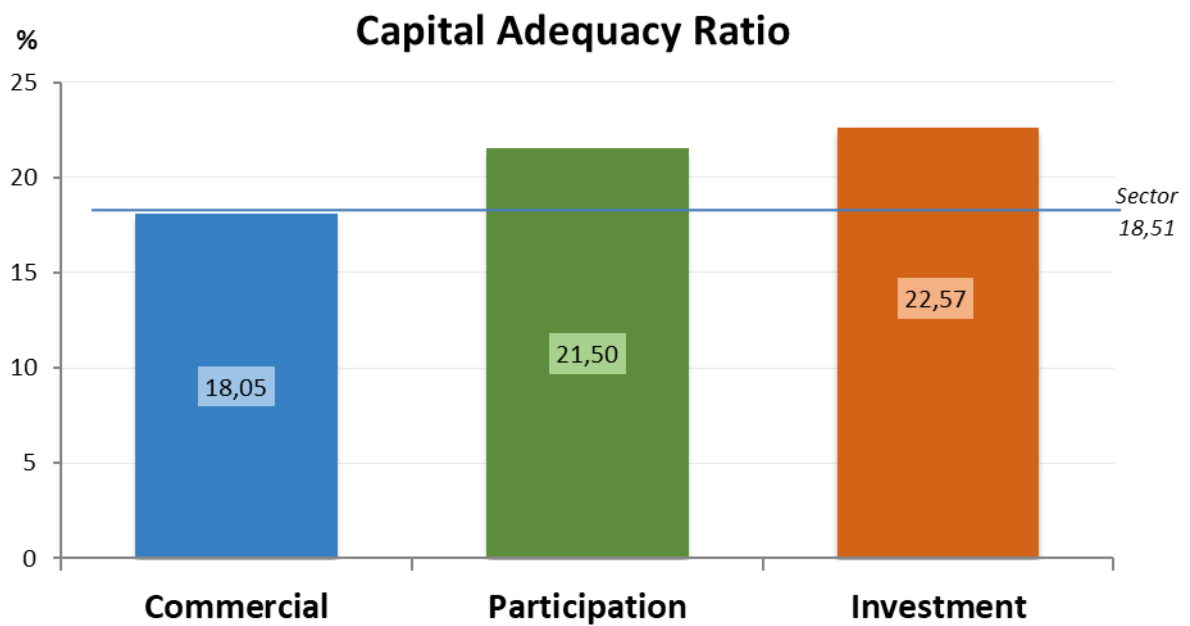


Capital adequacy ratio of Turkish Banking Sector realized as 18.51% in September 2023.

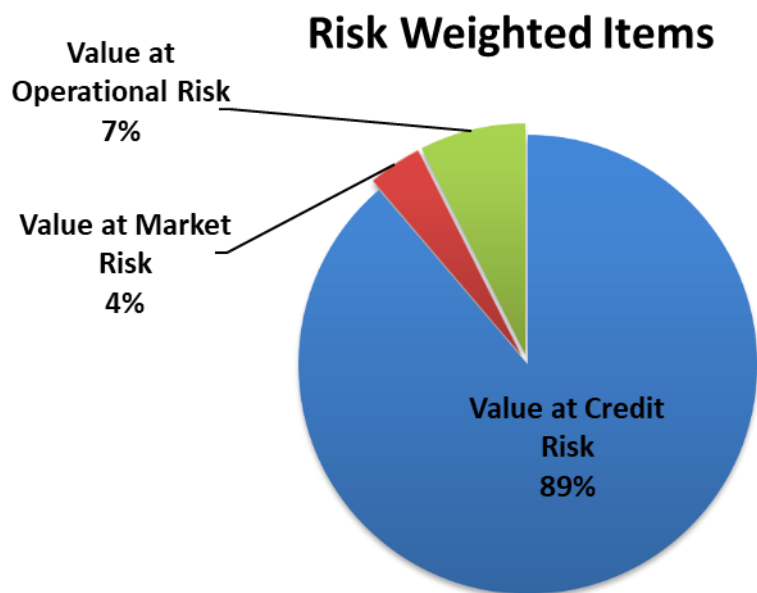
## Capital Adequacy Ratio



By bank ownership groups, capital adequacy of foreign banks is 19,88% and it is above the sector average by 18,51%.



By function groups, capital adequacy ratio realized as 18,05%, 21,50% and 22,57% 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, 7% comprised of amount subject to operational risk and 4% comprised of amount subject to market risk.

# 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, is “TL Billion” and there may be differences in some sub-groups arising from arithmetic sum and rounding.
- Detailed data by sector, bank groups and function groups can be accessed from Turkish Banking Sector Interactive Monthly Bulletin application.
- Data and explanations on the scope of data in Interactive Monthly Bulletin are also valid for the data included in this publication.

*Department of Data and System Management  
Banking Regulation and Supervision Agency  
September 2023*





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