



**BANKING  
REGULATION AND SUPERVISION  
AGENCY**

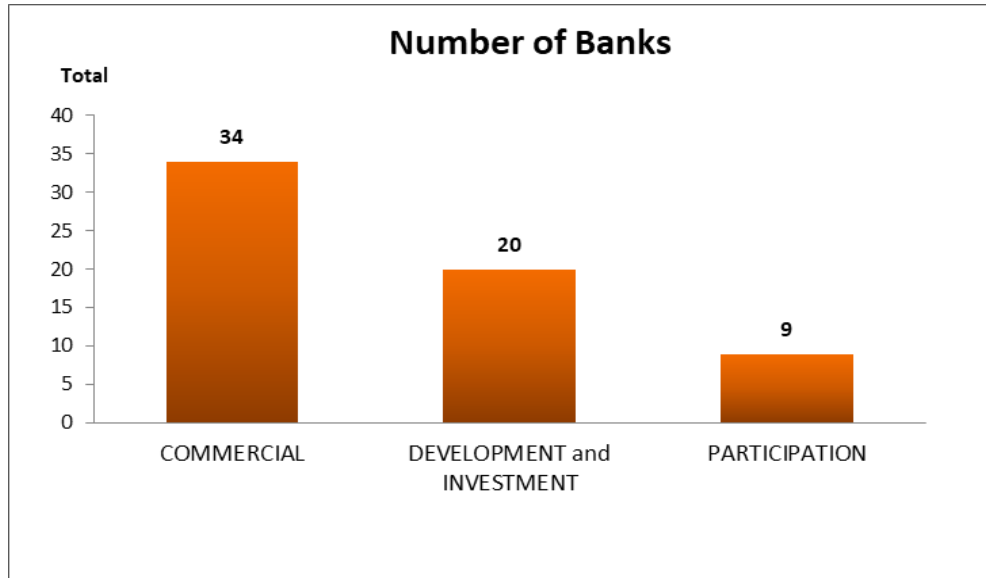


**TURKISH BANKING SECTOR  
MAIN INDICATORS  
SEPTEMBER 2024**

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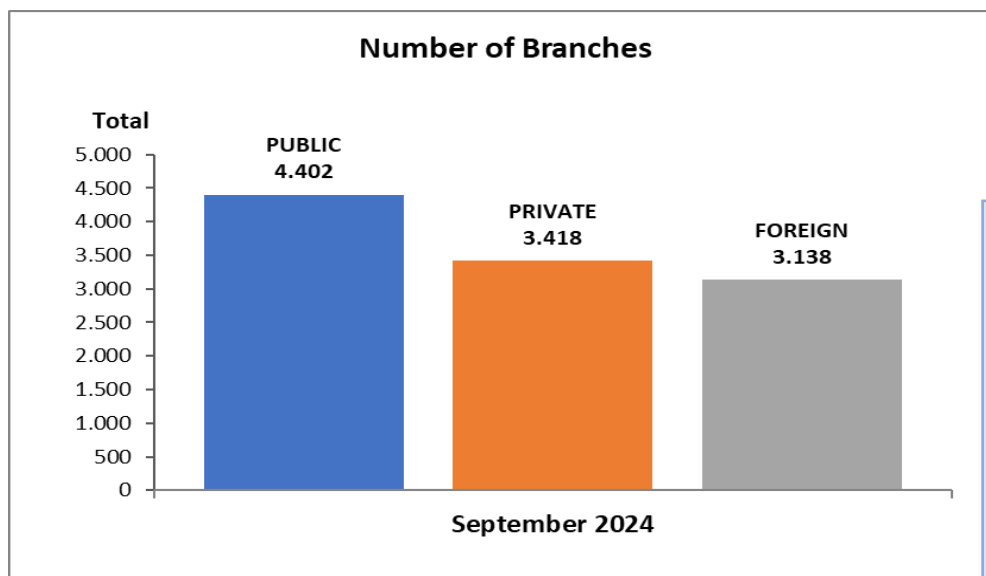
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# Number of Banks, Branches and Personnel

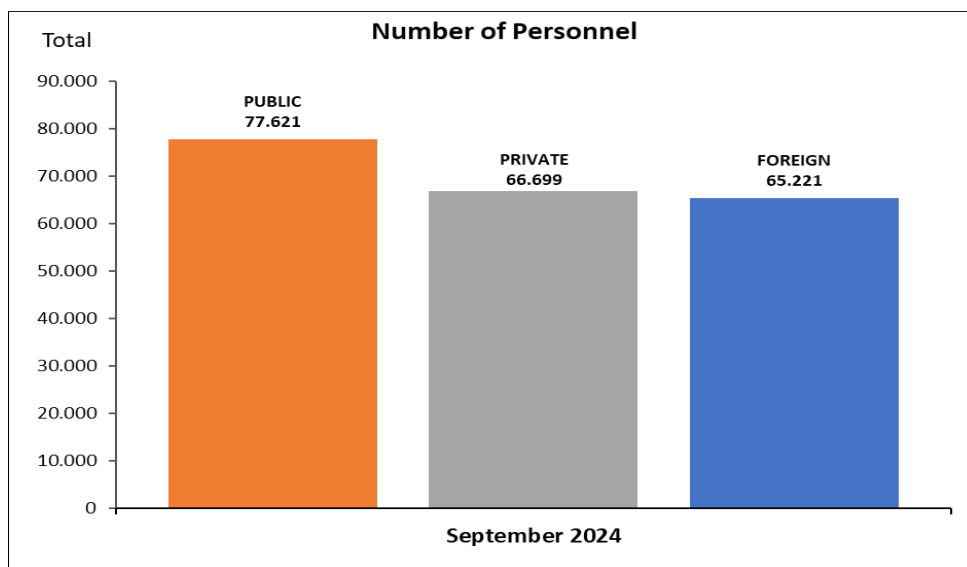


As of September 2024, 63 banks operating in Turkish Banking Sector as;

- 34 Deposit banks,
- 20 Development and Investment banks, and
- 9 Participation banks.



Number of branches in banking sector increased by 19 and and personnel in banking sector decreased 669, respectively when compared to the previous quarter (June 2024).



As of September 2024 period, number of branches realized as 10.958 while number of personnel realized as 209.541.

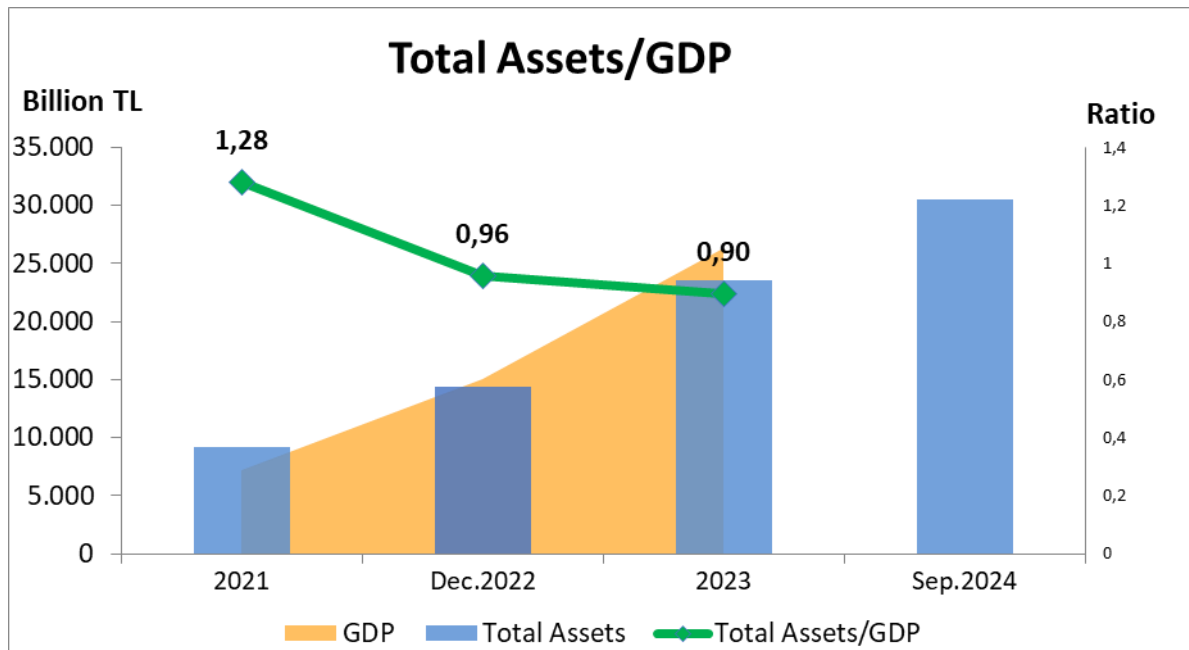
## Selected Balance Sheet Items

ASSETS	Total	Change (%)	
	(Billion TL)	Previous Quarter	Previous End of Year
CASH and CASH-LIKE ITEMS*	4.078.122	8,7	22,2
REQUIRED RESERVES	2.338.192	6,9	47,2
LOANS	15.014.391	8,4	28,6
NON-PERFORMING LOANS (GROSS)	263.719	21,7	37,4
SECURITIES	4.893.873	6,7	23,3
OTHER ASSETS	4.194.115	14,1	40,8
<b>TOTAL ASSETS</b>	<b>30.518.692</b>	<b>8,8</b>	<b>29,6</b>
<b>LIABILITIES</b>			
DEPOSITS	17.835.273	8,3	20,1
DUE TO BANKS	3.286.254	8,0	37,9
FUNDS FROM REPO TRANSACTIONS	1.849.480	7,2	155,7
SECURITIES ISSUED	913.052	14,6	56,4
EQUITIES	2.643.632	7,2	22,8
OTHER LIABILITIES	3.991.000	12,1	39,8
<b>TOTAL LIABILITIES</b>	<b>30.518.692</b>	<b>8,8</b>	<b>29,6</b>
* Sum of Cash, Receivables from Central Bank, Money Market, and banks items			

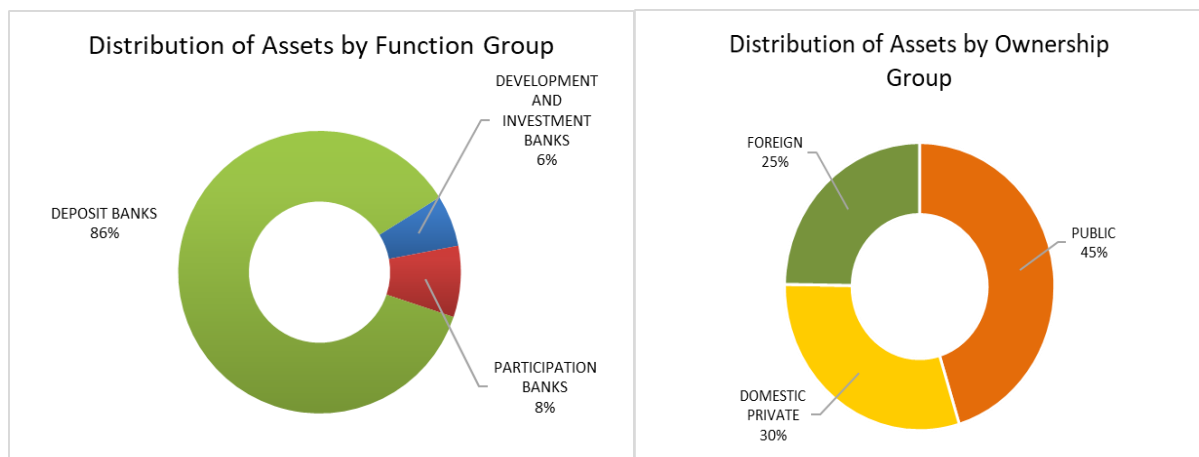
Total assets of Turkish Banking Sector increased by 29,6% to TL 30.518 billion in September 2024 when compared to the previous year-end.

OFF-BALANCE SHEET ITEMS	Total	Change (%)	
	(Billion TL)	Previous Quarter	Previous End of Year
Contingencies	5.656.876	9,1	30,5
Commitments	23.873.083	12,1	27,4
- Derivative Financial Instruments	13.685.799	9,3	9,1
- Other Commitments	10.187.284	16,0	64,6

Of off-balance sheet items,  
 - Contingencies increased by 30,5%;  
 - Derivative financial assets decreased by 9,1% in September 2024 when compared to the previous year-end.



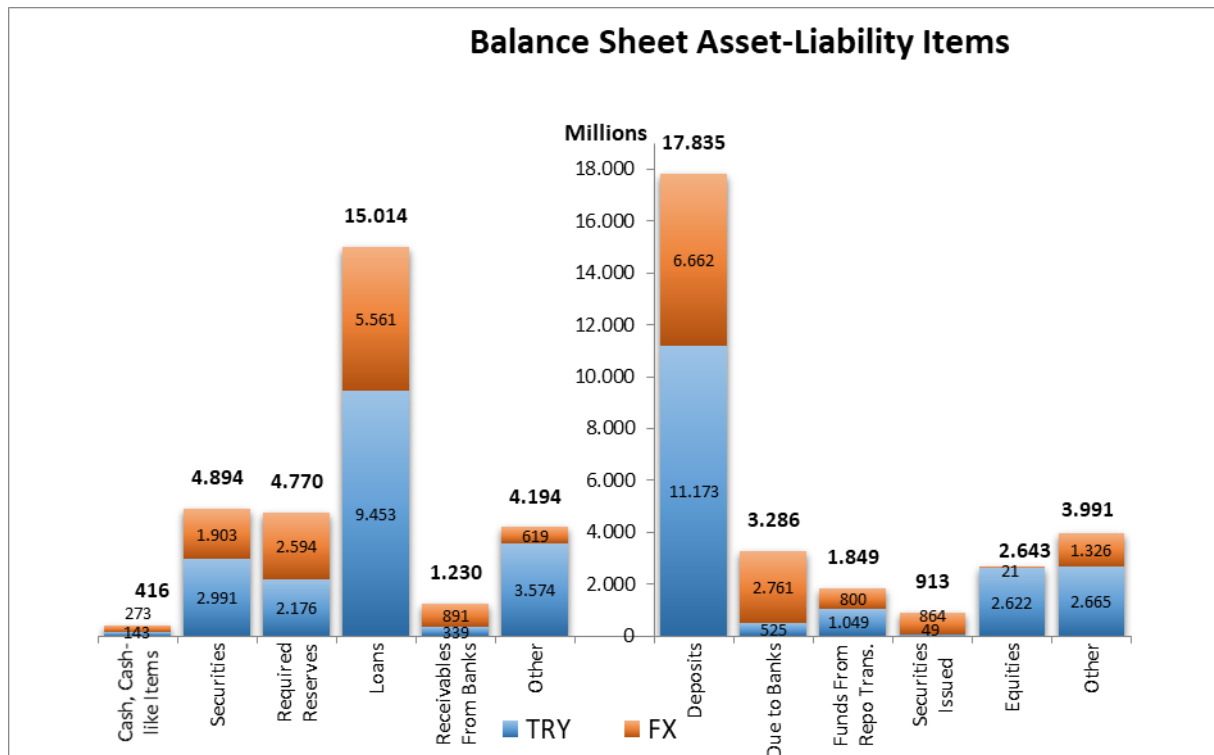
The ratio of asset size of Turkish Banking Sector to GDP realized as 0,90 as of end-at the year and.



As of September 2024; share of deposit banks, participation banks and development and investment banks in total assets of the banking sector realized as %86, %8 and %6 respectively.

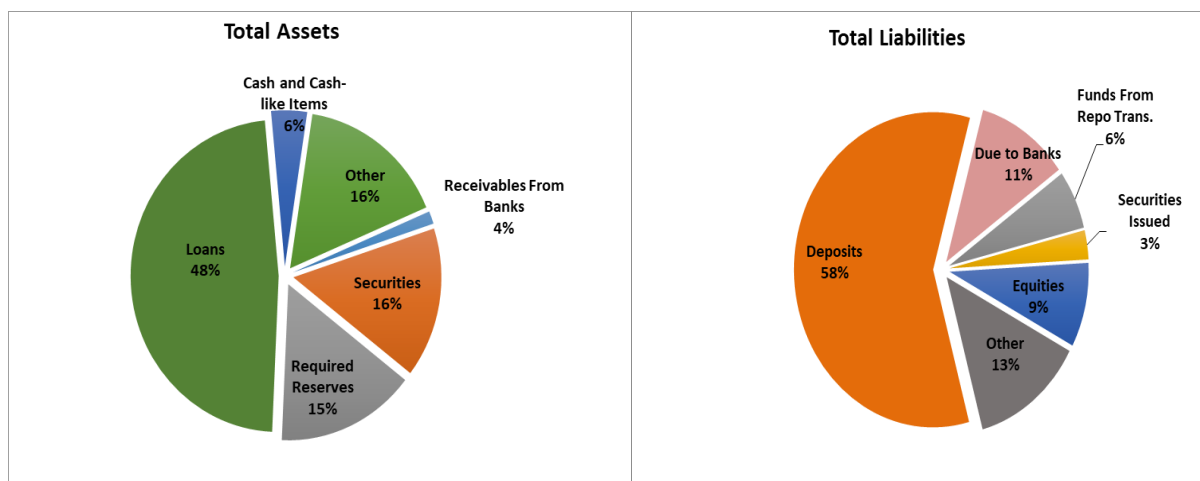
According to the ownership group; share of public, domestic private and foreign banks in total assets of the banking sector realized %45, %30 and %25 respectively.

## On-Balance Sheet Figures



The ratio of FX assets in balance sheet to total assets realized as 39% while the ratio of total FX liabilities to total liabilities realized as 41%.

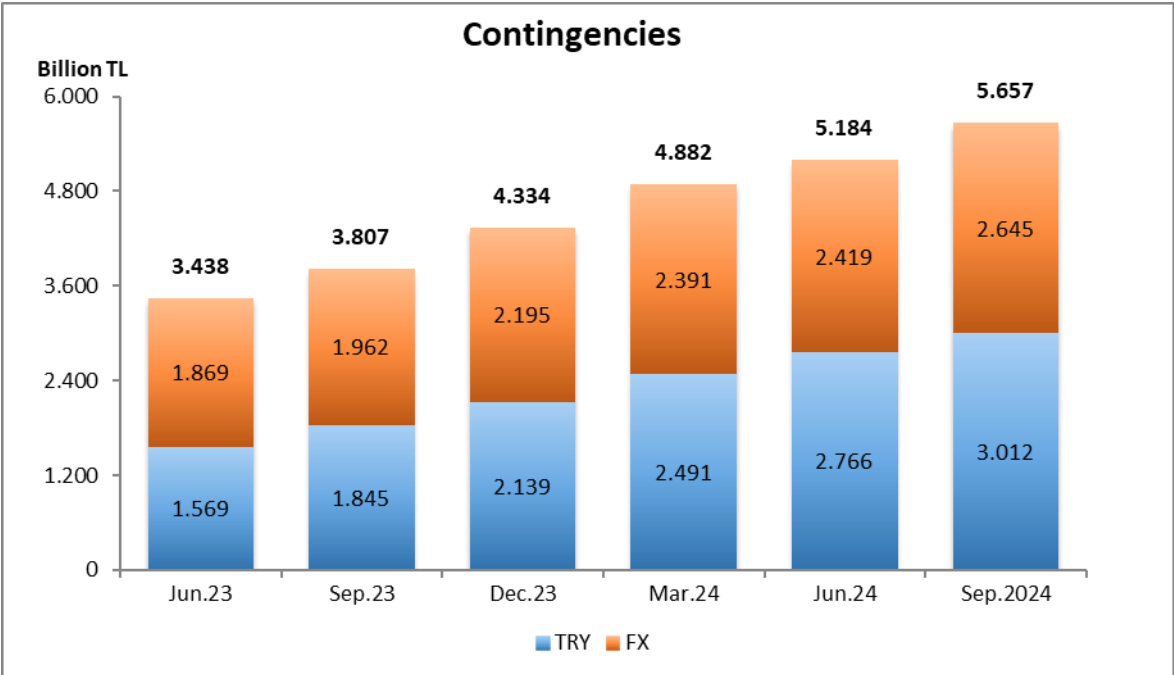
The share of FX loans in total loans is 37% while the ratio of FX deposit to total deposit is 37%.



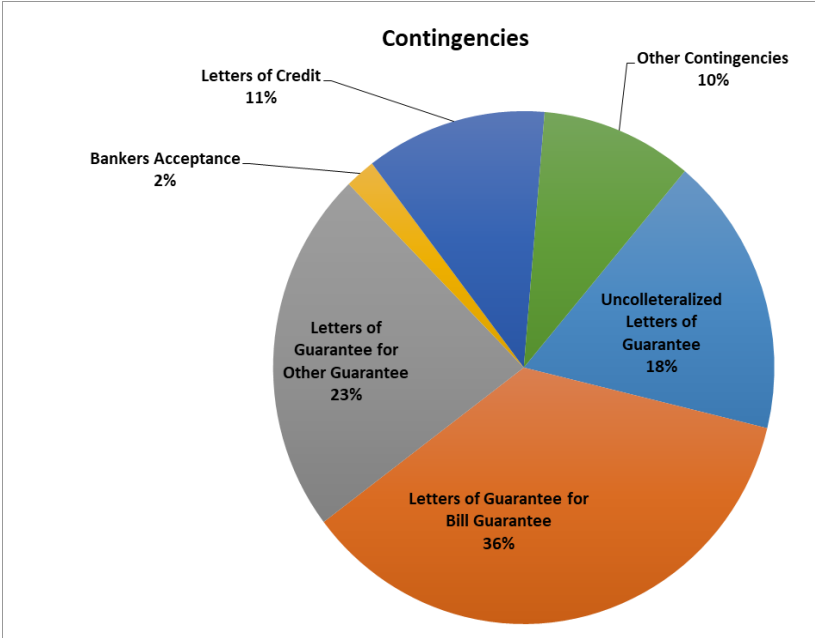
The share of loans, securities and required reserves in total assets realized as 48%, 16% and 15%, respectively.

While deposit has the biggest share by 58% in total liabilities, share of due to banks is 11% and funds from repo is 6%.

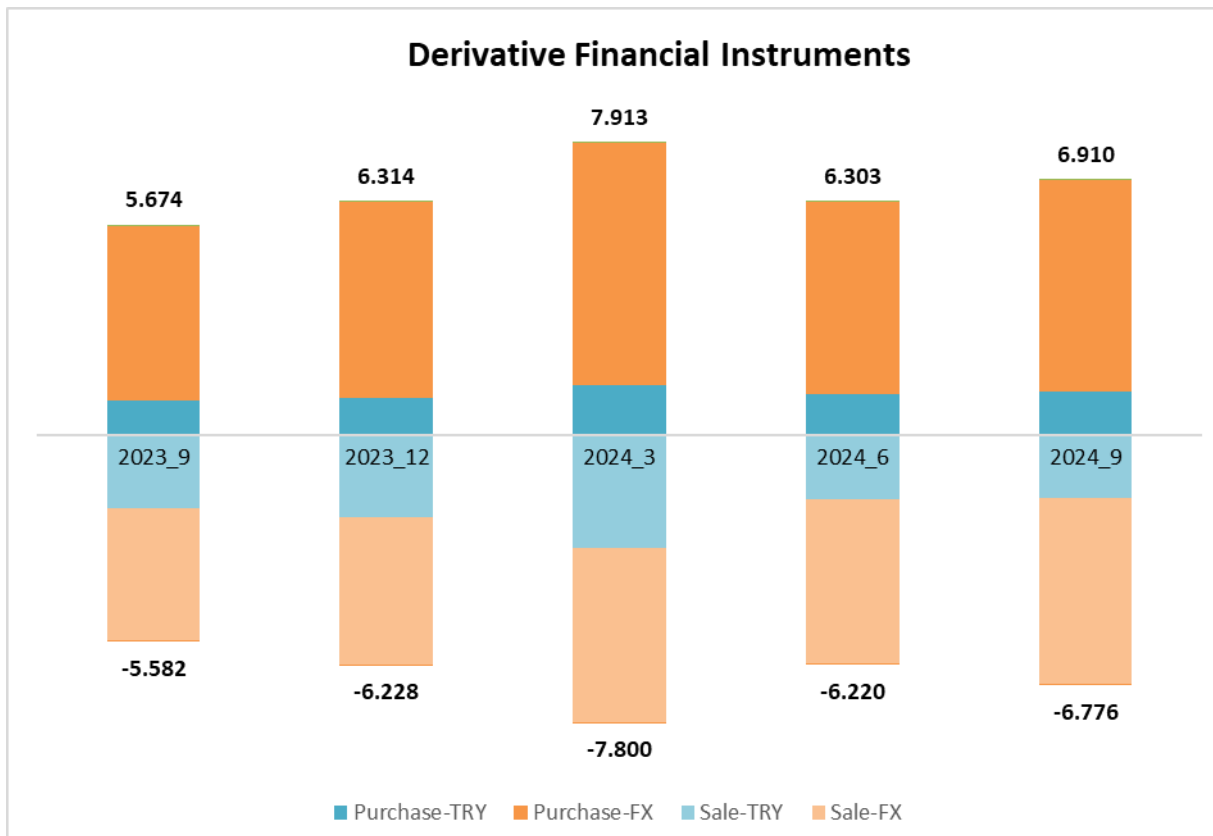
# Off-Balance Sheet Figures



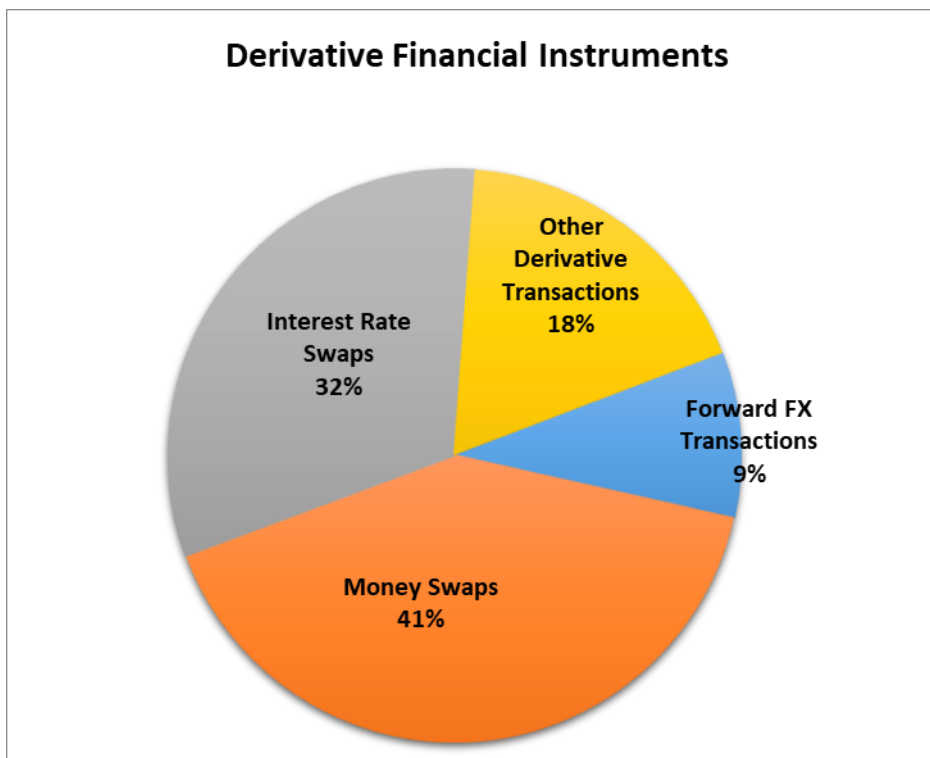
As of September 2024, size of contingencies realized as TL 5.657 billion.



As letters of guarantee is the biggest share in contingencies, share of letters of credit is 11%.



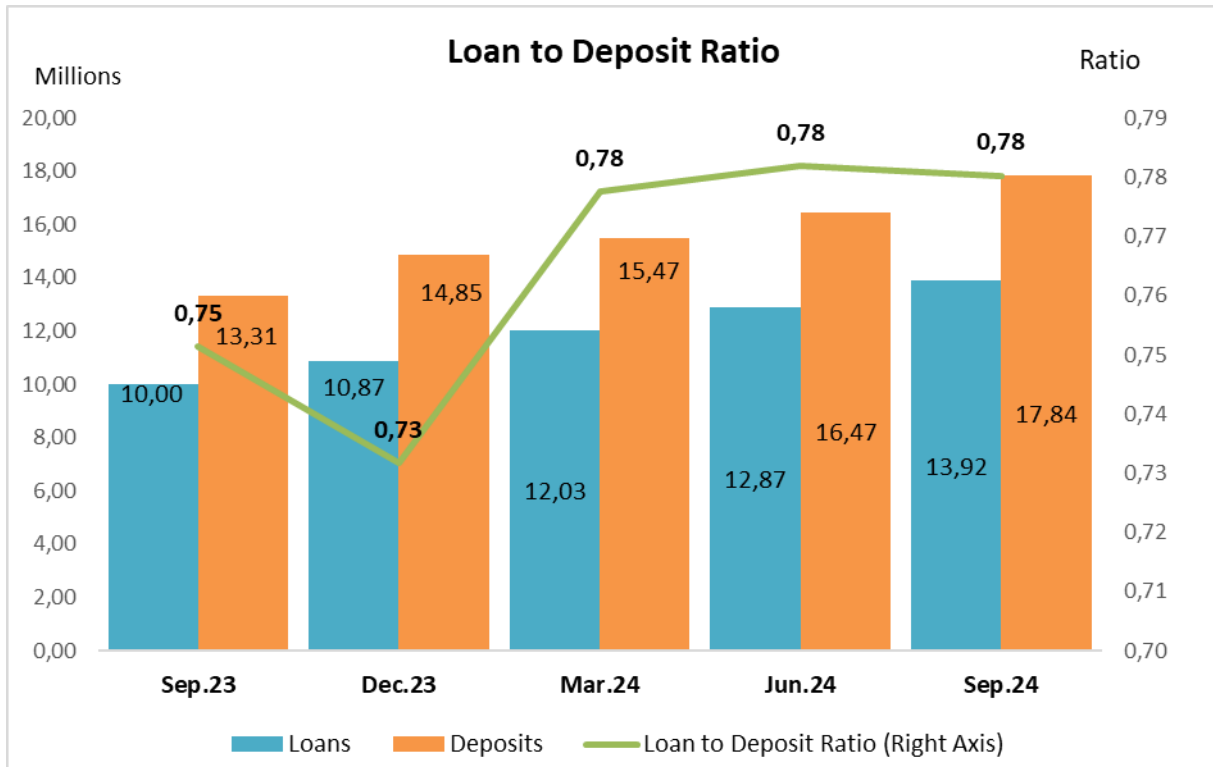
As of September 2024, derivative purchase amount realized as TL 6.910 billion and derivative sales amount realized as TL 6.776 billion.



41% of derivative transactions in off-balance sheet items is from swap money transactions, 32% from swap interest rate and 9% is from forward exchange transactions.

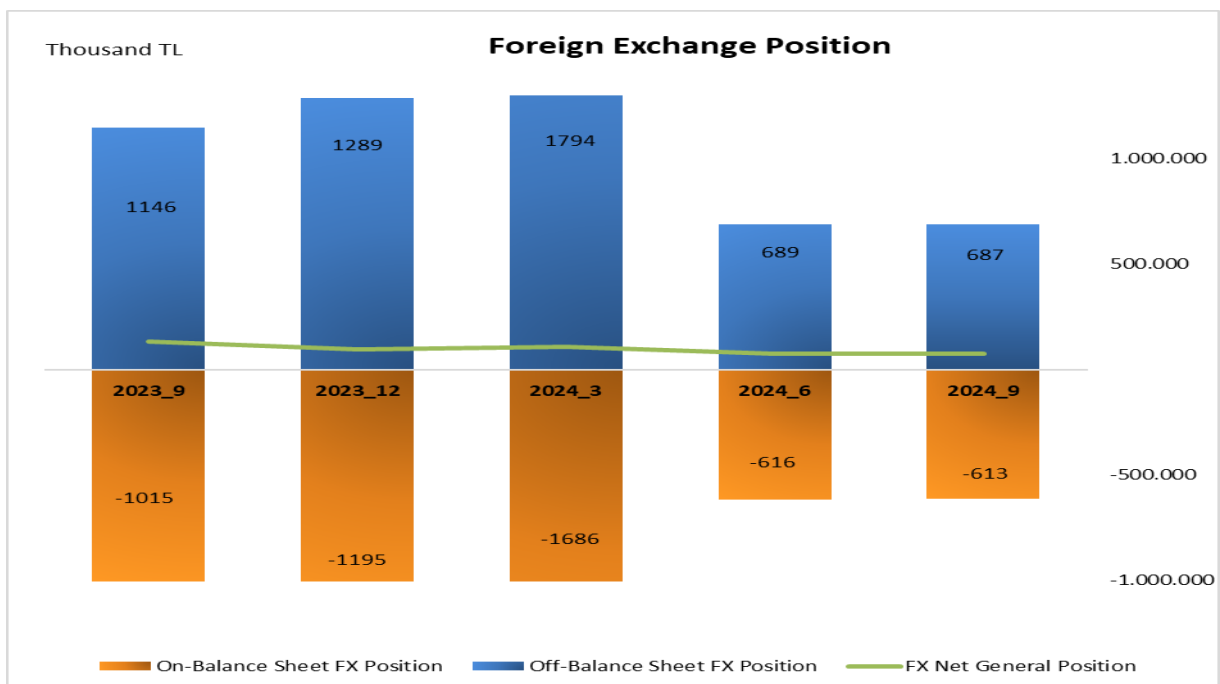


## Development of Main Figures



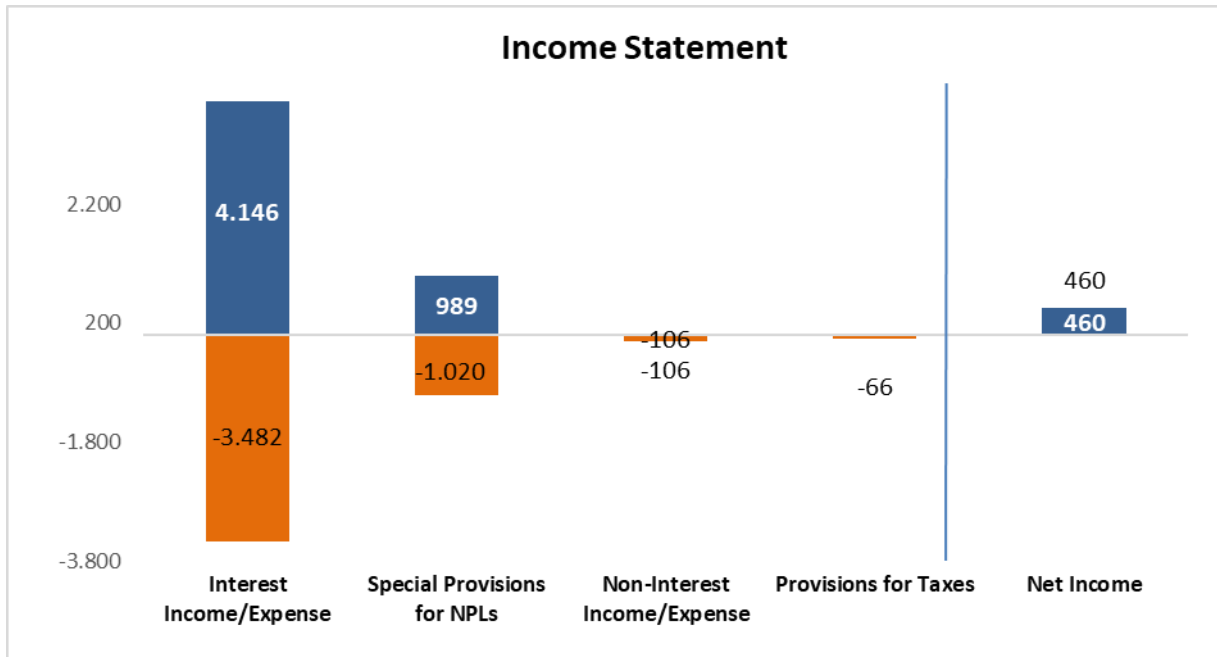
While loans in the end of the year realized as TL 13.915 trillion, deposit realized as TL 17.835 trillion. Conversion ratio of deposit to loans is 0,78 as of September 2024.

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

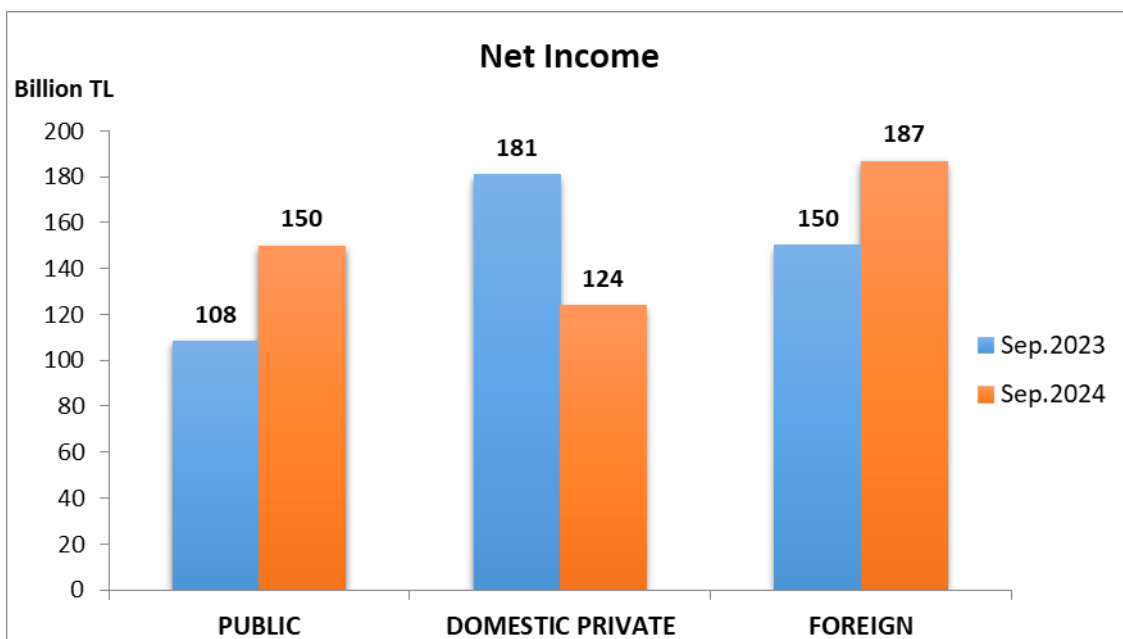


Off-balance sheet FX position has a surplus of TL 6897billion while on-balance sheet FX position has a deficit of TL 613 billion and FX Net General Position has a surplus of approximately TL 0.74 billion.

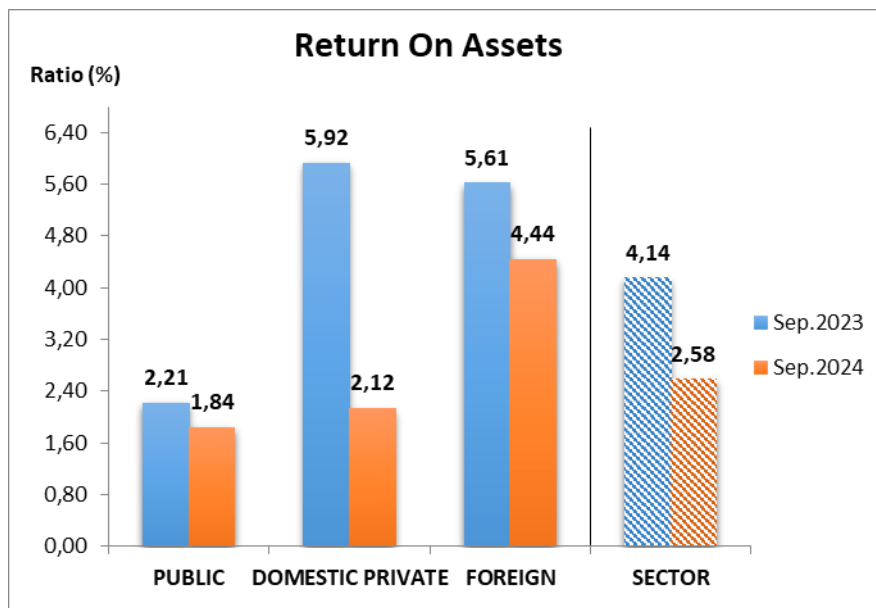
# Profitability



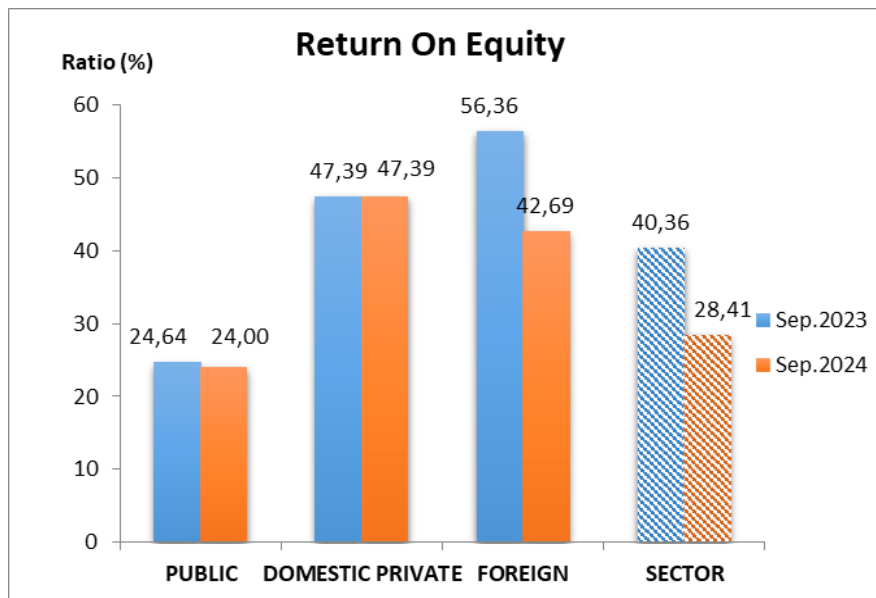
In the income statement of banking sector, interest income realized as TL 4.146 billion and interest expense realized as TL 3.482 billion. As of September 2024, net income of Turkish Banking Sector is TL 460 billion.



Net income of September 2024 period increased in foreign and public, decreased in domestic private bank groups when compared to the same period of 2023.

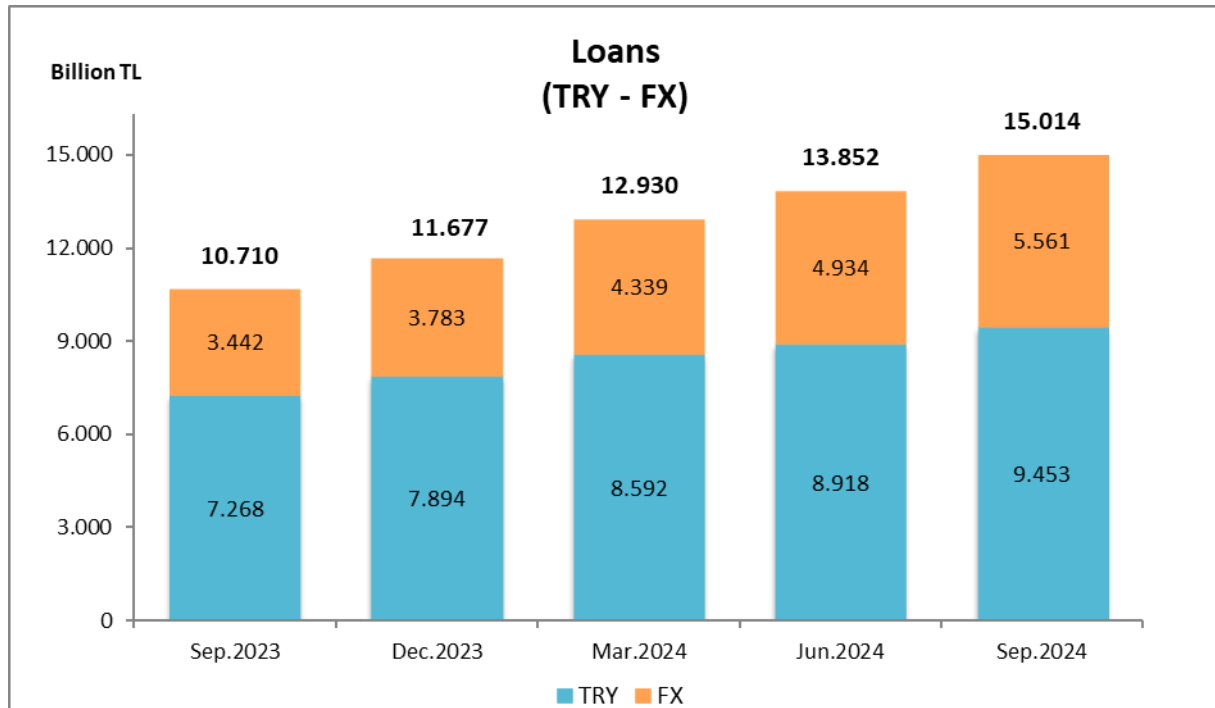


ROA of Turkish banking sector as of September 2024 realized less than as to the same period of the previous year.

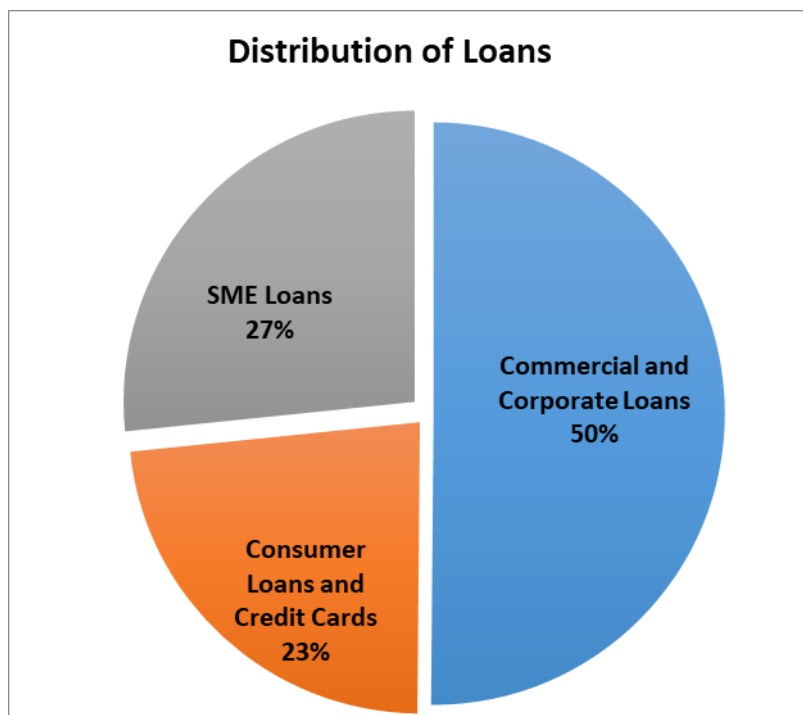


ROE of Turkish banking sector realized less than in public and foreign banks group, fixed in domestic and private banks group when compared to the same period of the previous year.

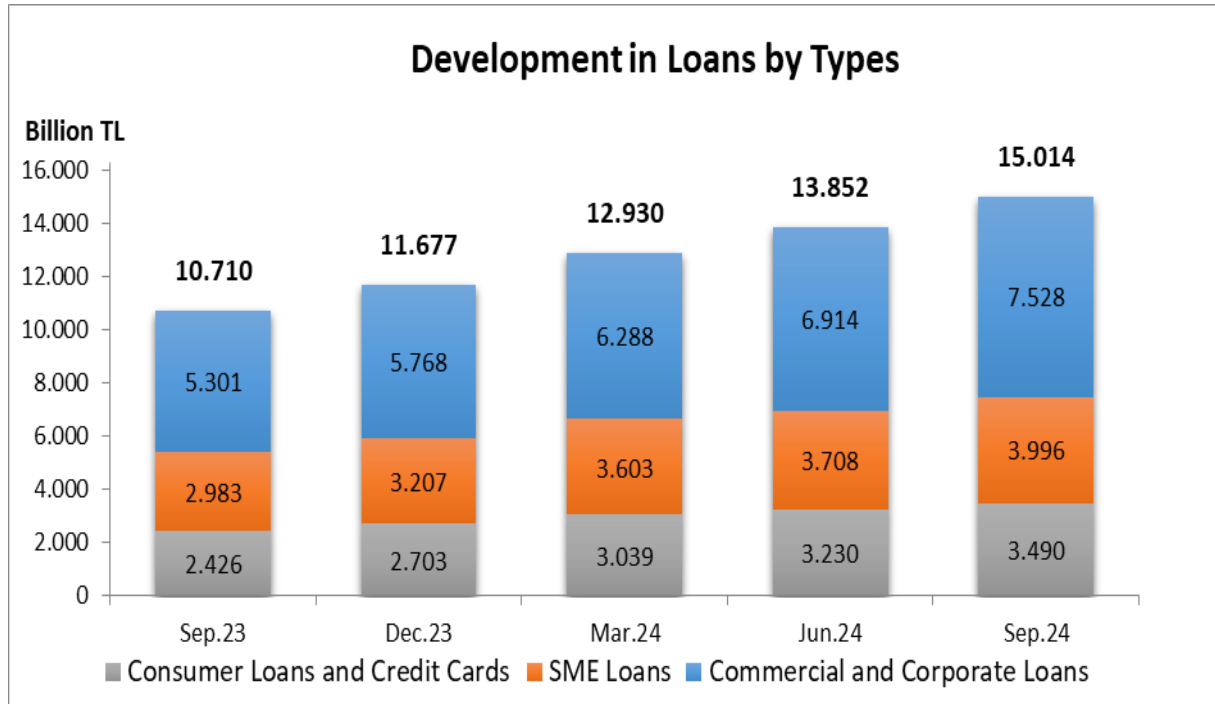
# Loans



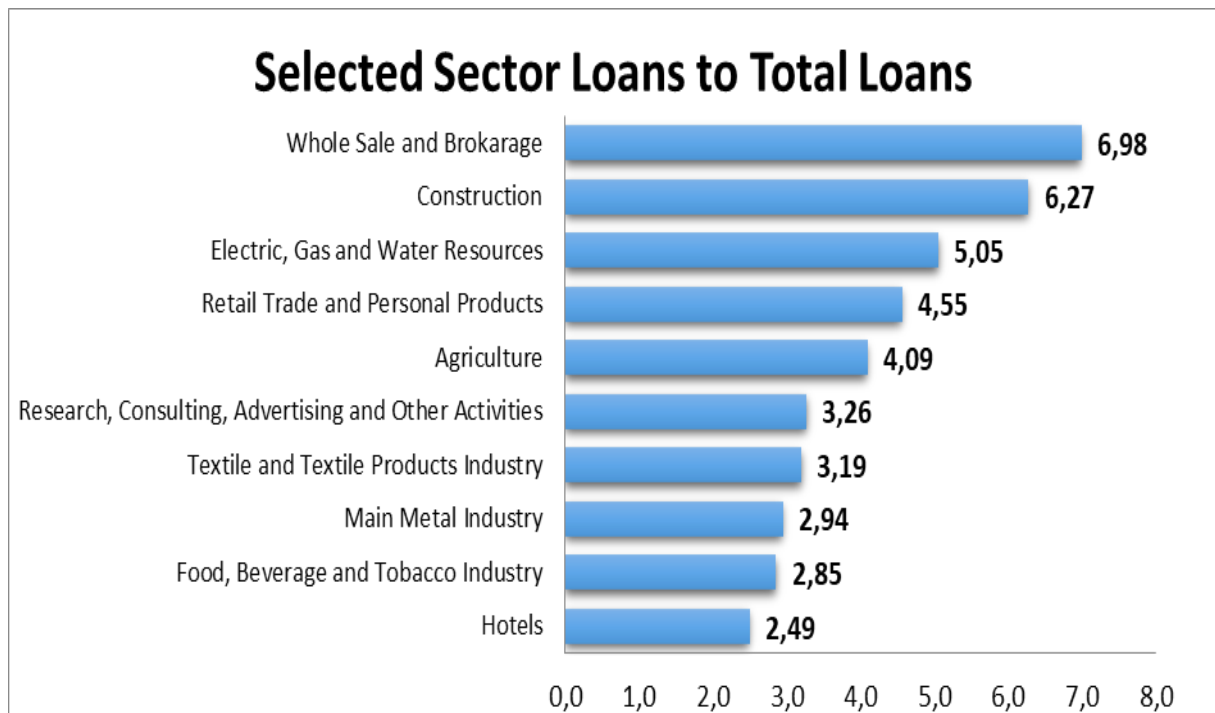
As of September 2024, total loans TL 15.014 billion and off which TL 9.453 billion is comprised of TL and TL 5.561 billion is comprised of FX loans.



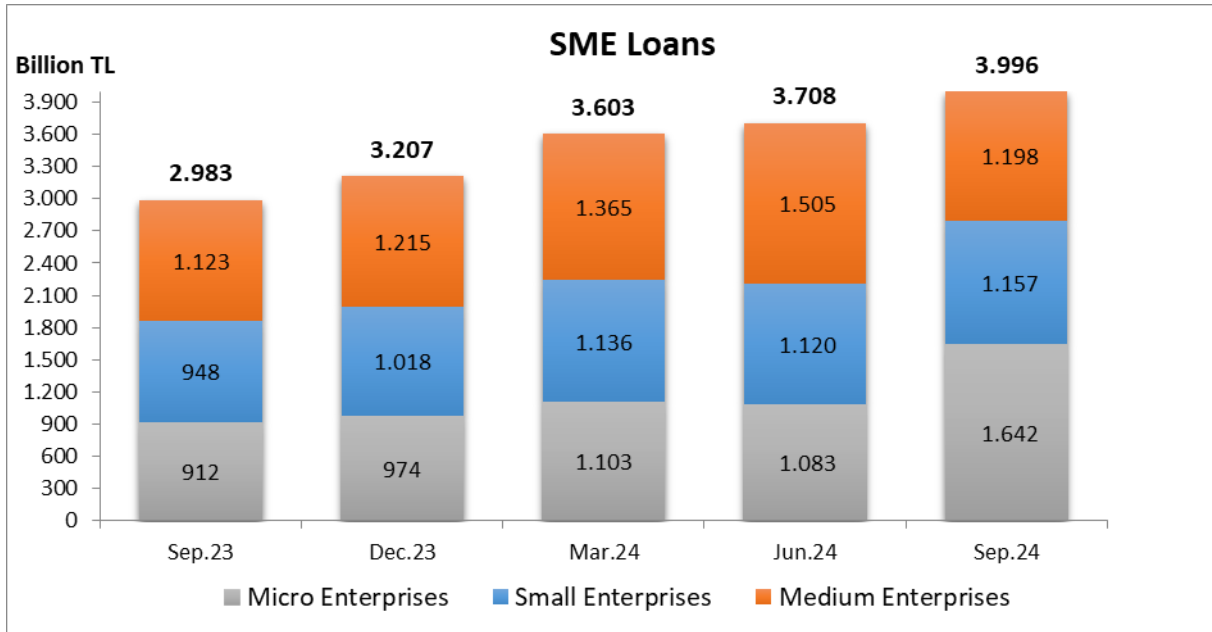
Share of commercial and corporate loans is 50%, share of SMEs loans is 27% and share of consumer loans (including credit cards) is 23% in total loans.



As of September 2024; commercial and corporate loans realized as TL 7.528 billion, SMEs loans as TL 3.996 billion while consumer loans and credit cards realized as TL 3.490 billion.

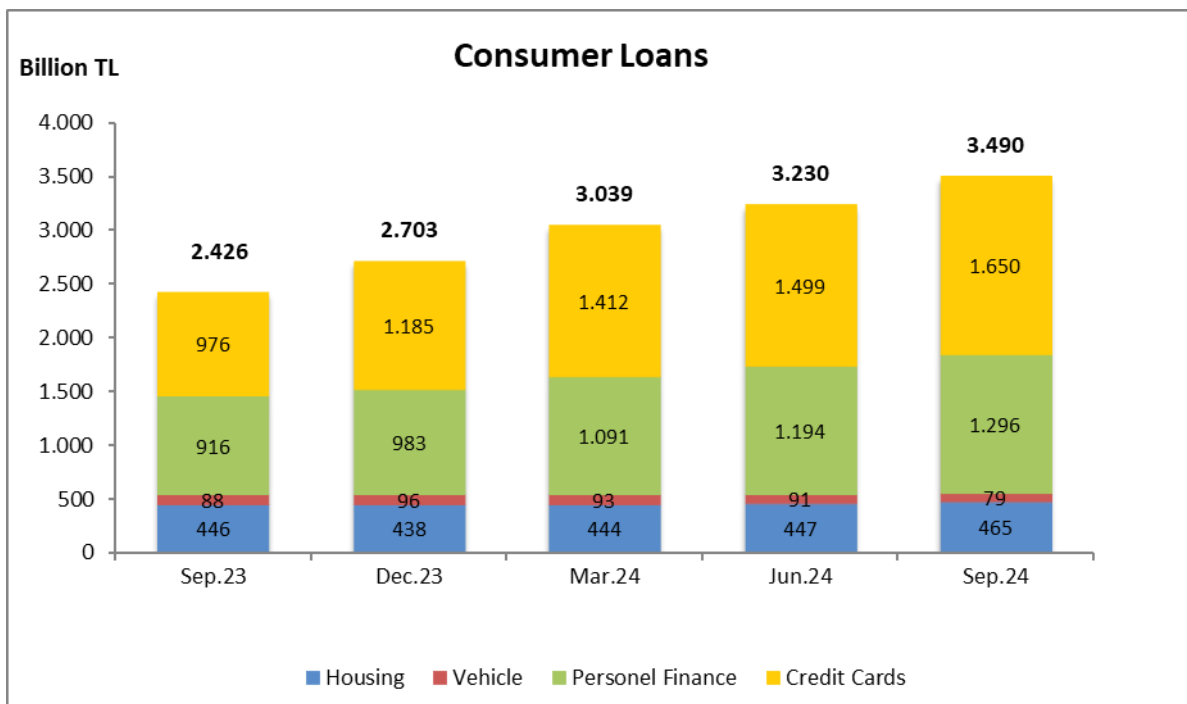


The share of wholesale trade and brokerage sector in total loans is 6,98% and share of construction sector is 6,27%.



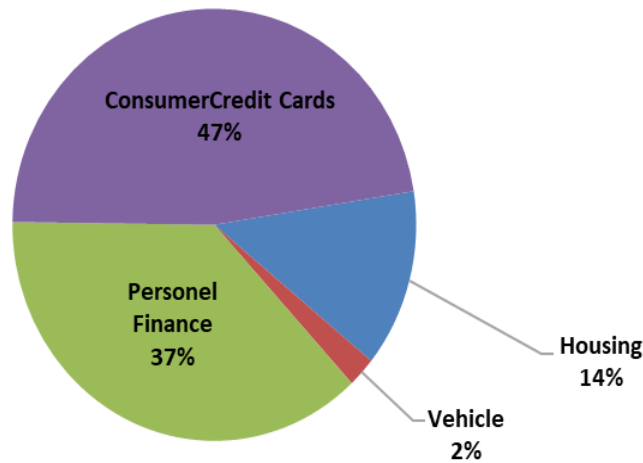
According to operating classes, SMEs loans increased when compared to the previous quarter.

\*The definition of SME has been updated as of March 2023.



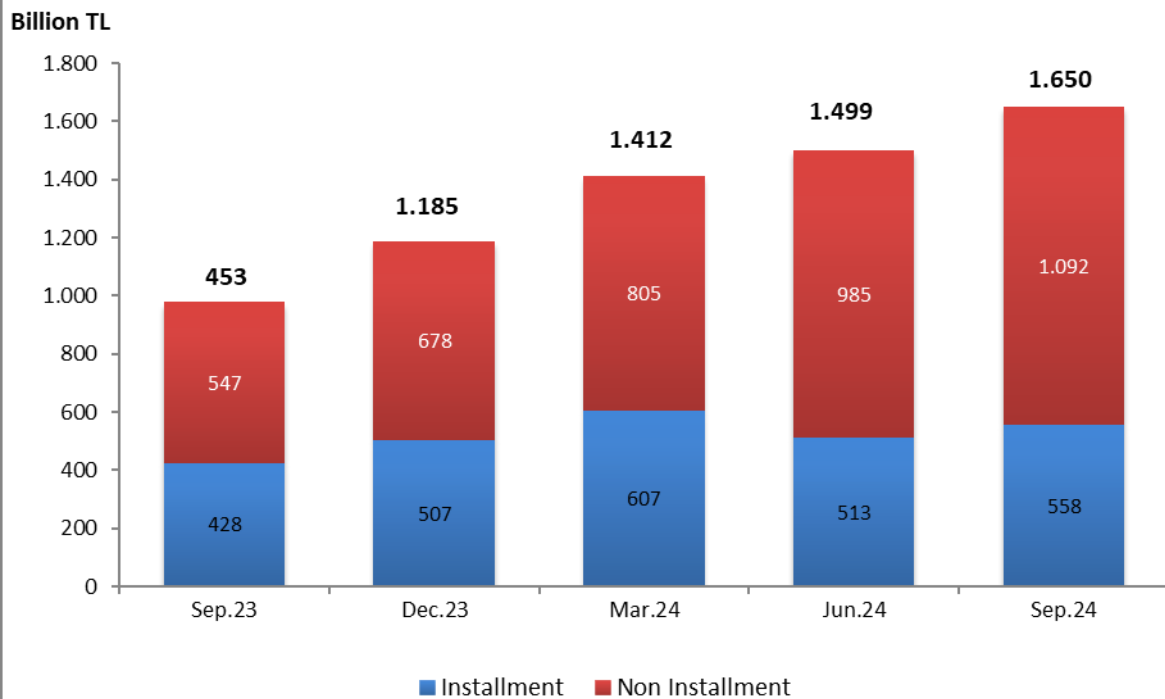
In September 2024 period, consumer loans increased as to the previous quarter and realized as TL 3.490 billion. Housing loans, credit cards as well as personal finance loans realized as TL 465 billion, TL 1.650 billion and TL 1.296 billion, respectively.

### Distribution of Consumer Loans



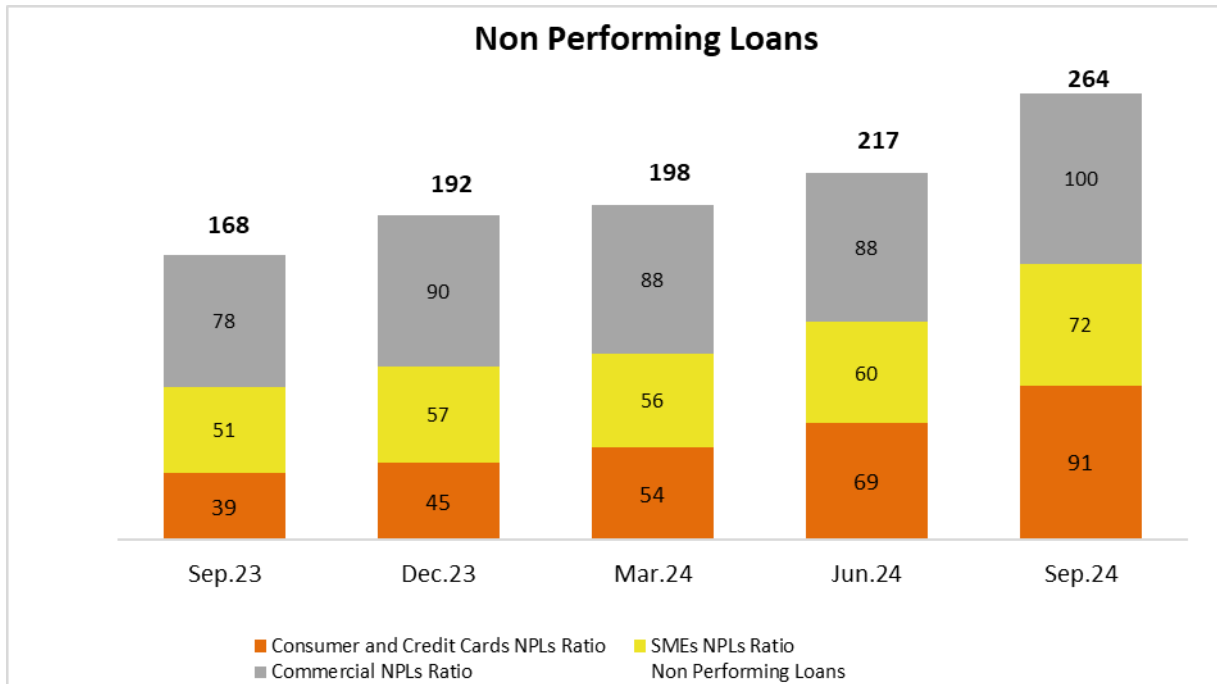
In consumer loans, the share of personal finance loans is 37%, housing loans 14% and share of credit cards is 47%.

### Personal Credit Cards

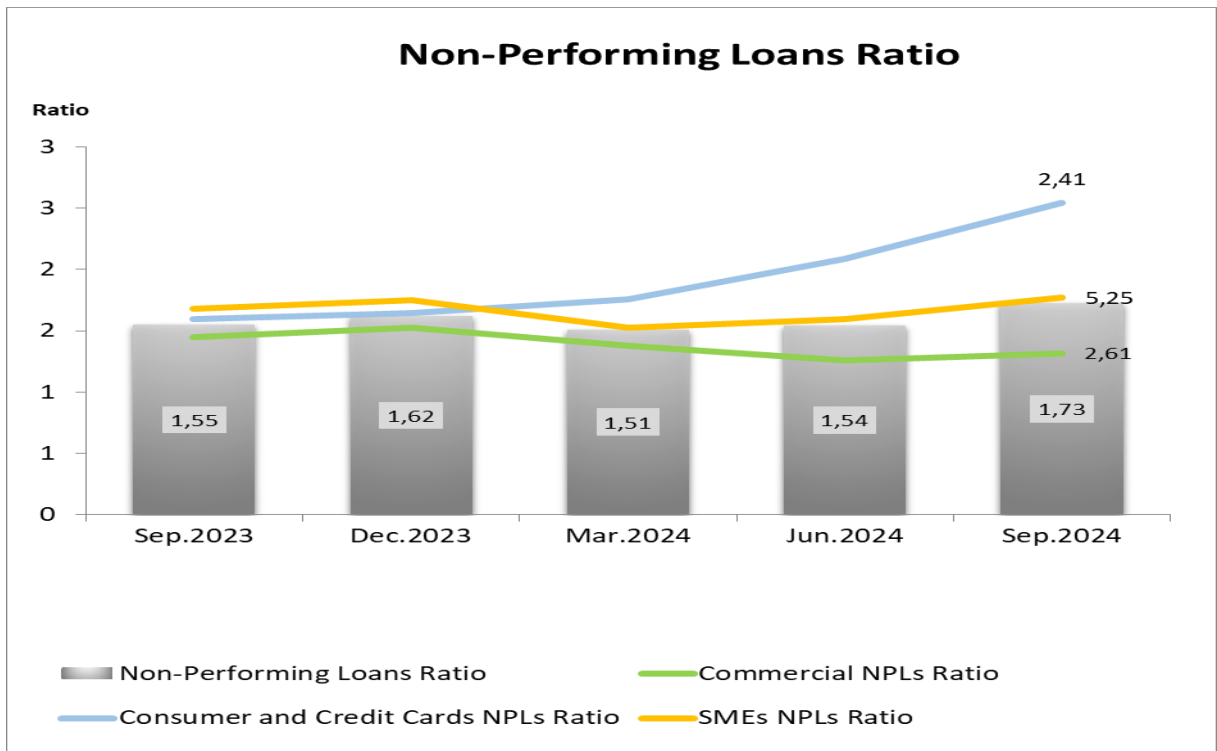


Personal credit cards amount increased when compared to the previous period and realized as TL 1.650 billion in September 2024.

# Non Performing Loans

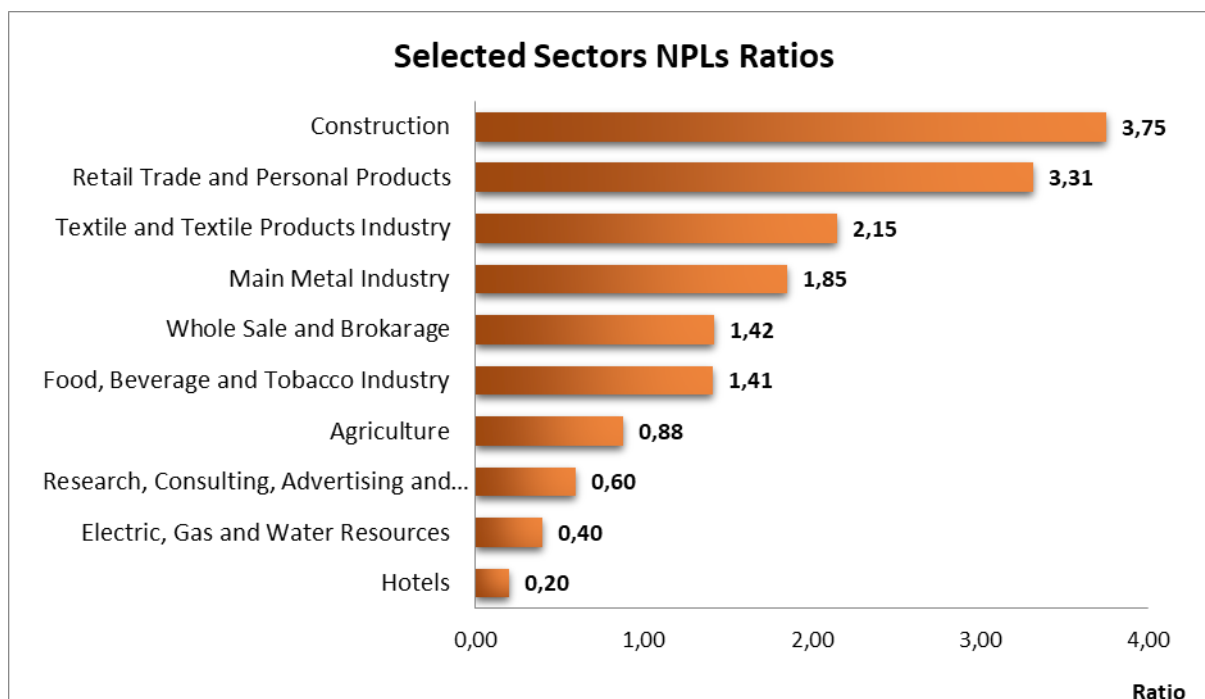


As of September 2024, gross amount of NPLs is TL 264 billion.

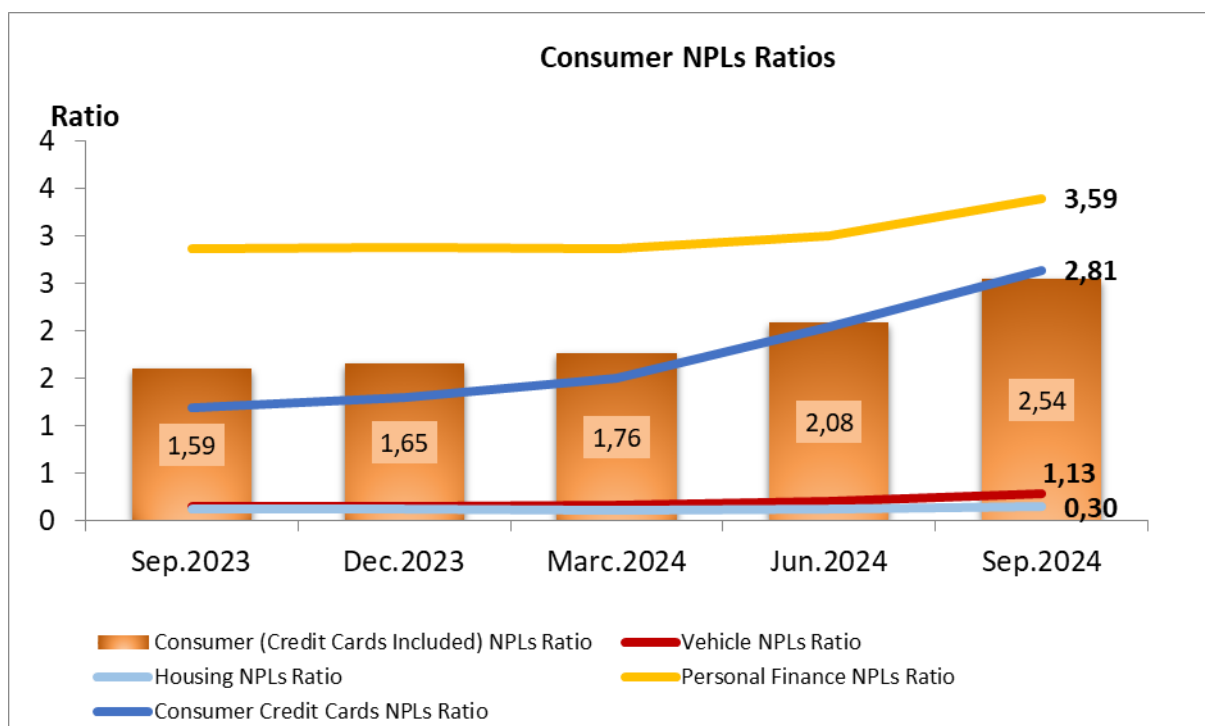


NPLs to loans in banking sector realized as 1,73% in September 2024.



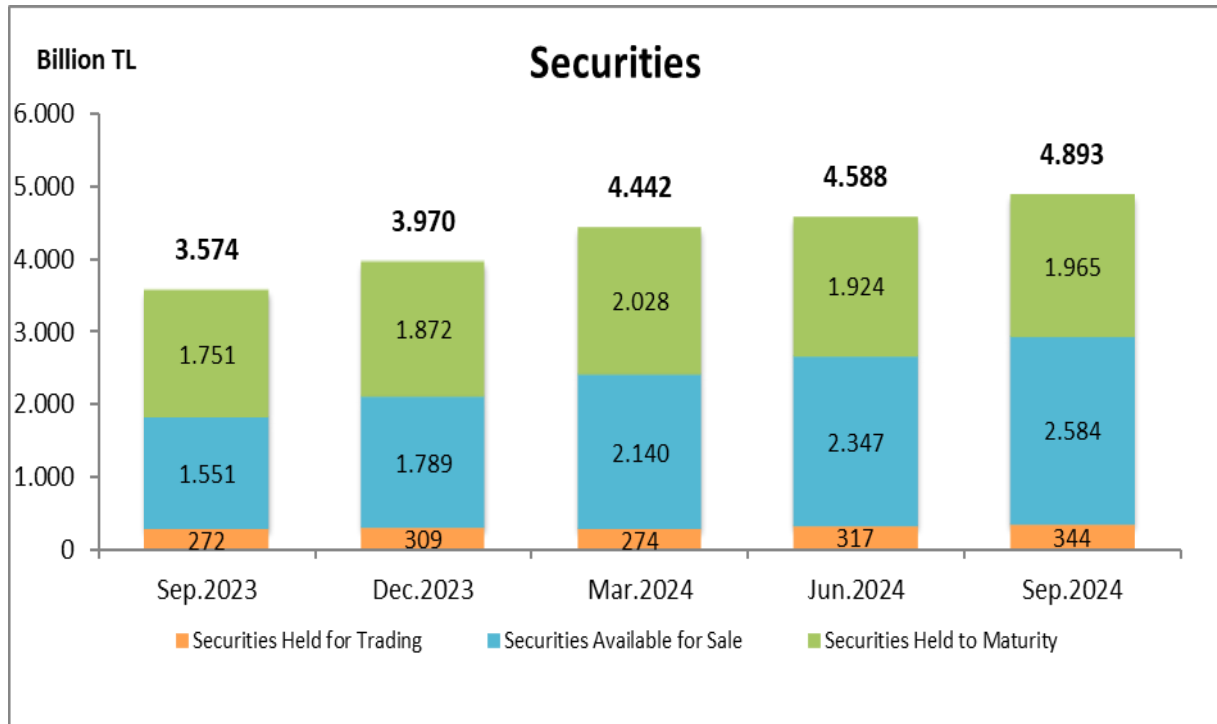


The share of construction total non-performing loans is 3,75% and share of retail trade and personal products sector is 3,31%.

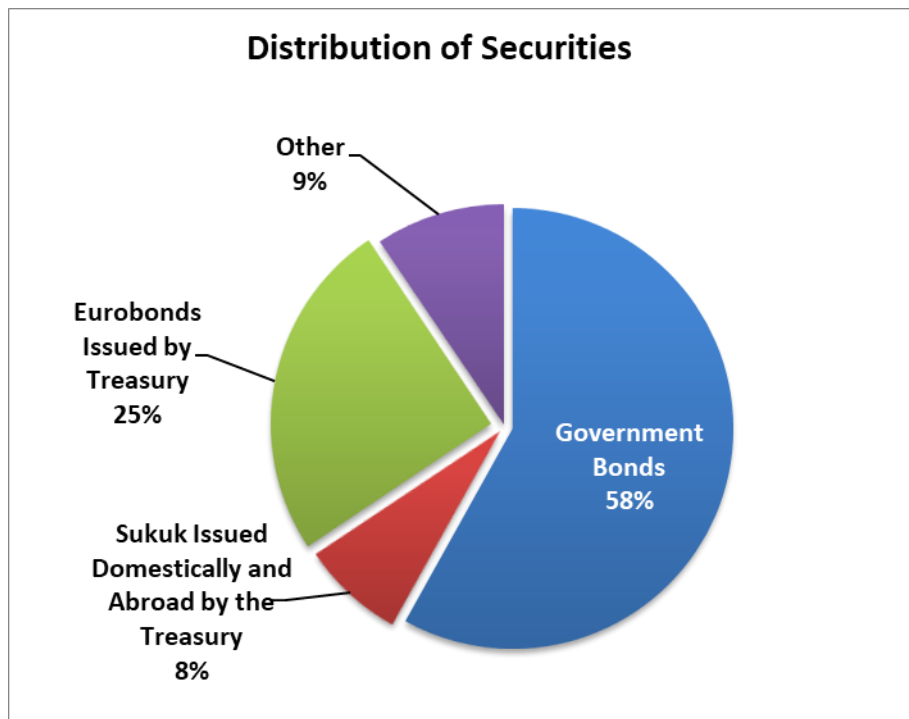


NPLs to loans of consumer loans (including personal credit cards) realized as 2,81% in September 2024 period.

# Securities

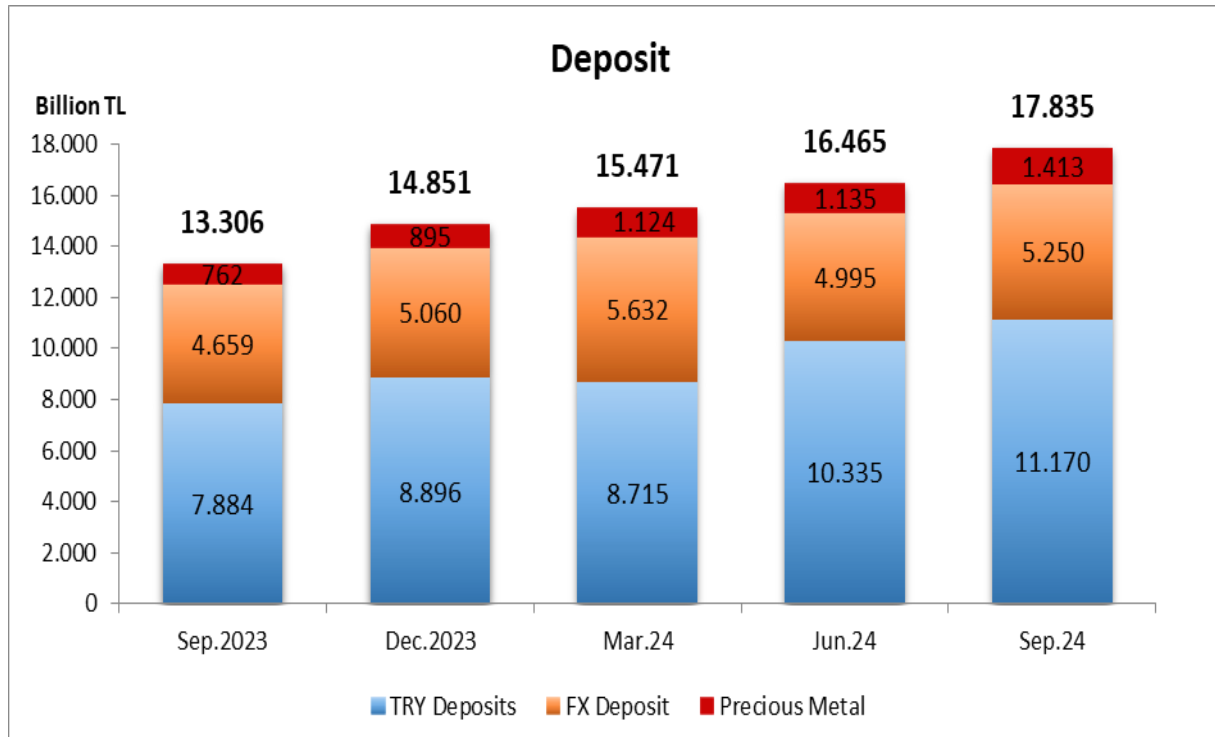


Total securities increased when compared to the previous quarter and realized as TL 4.893 billion.

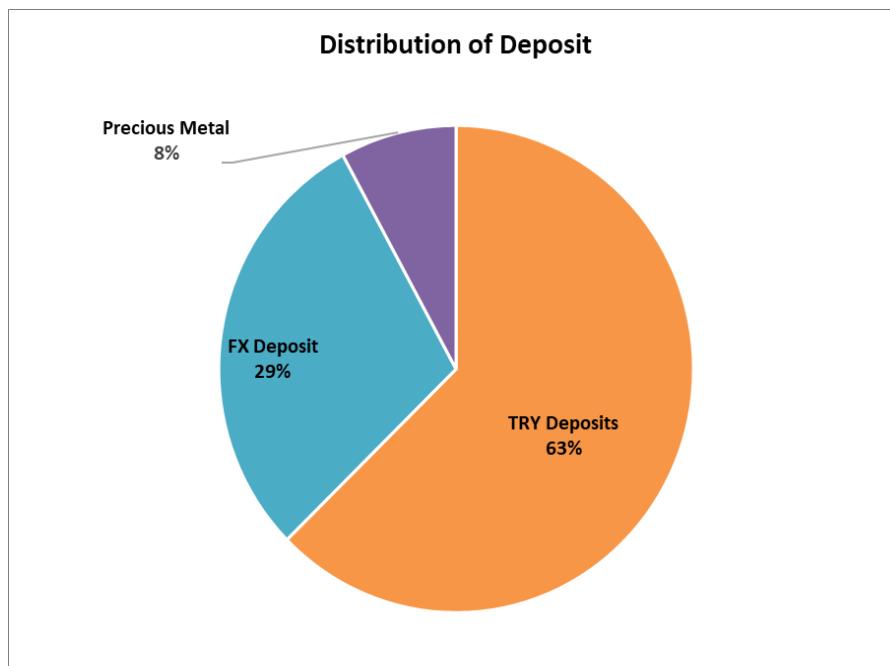


58% of securities comprised of Government bonds, 25% are Eurobond issued by Treasury and 8% are comprised of sukuk.

# Deposit

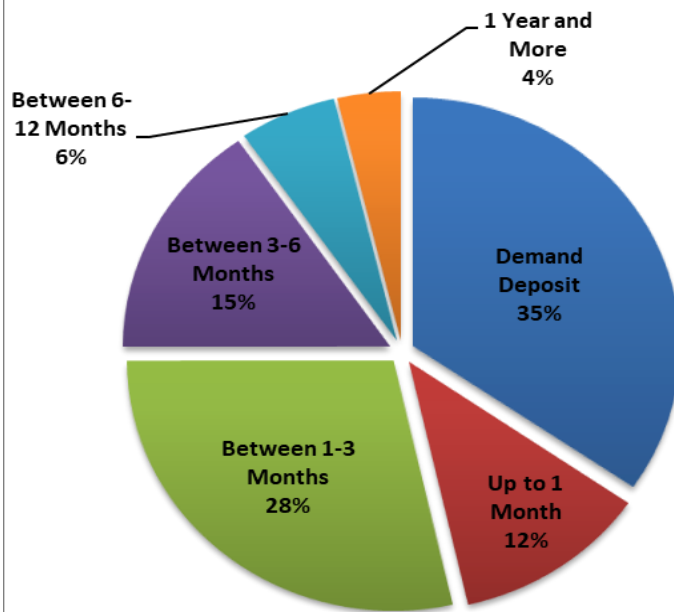


TL 17.835 billion of total deposits is comprised of TL Deposit /Participation Funds, TL 11.170 billion comprised of FX Deposit Account/Participation Funds and TL 1.413 billion is comprised of precious metals accounts.



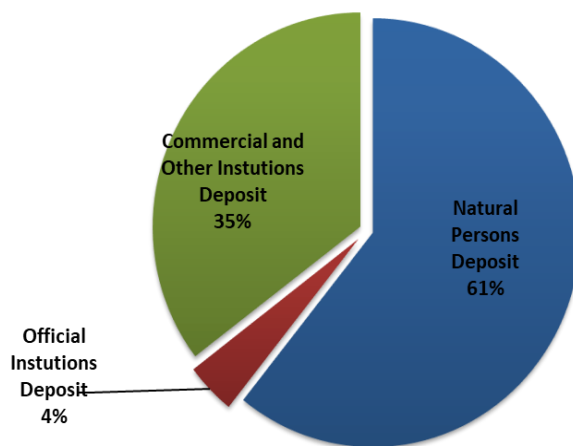
63% of total Deposit is TRY Deposit/Participation funds, 29% of FX Deposit/Participation funds and 8% of Precious Metal.

**Deposit According to Maturity(%)**



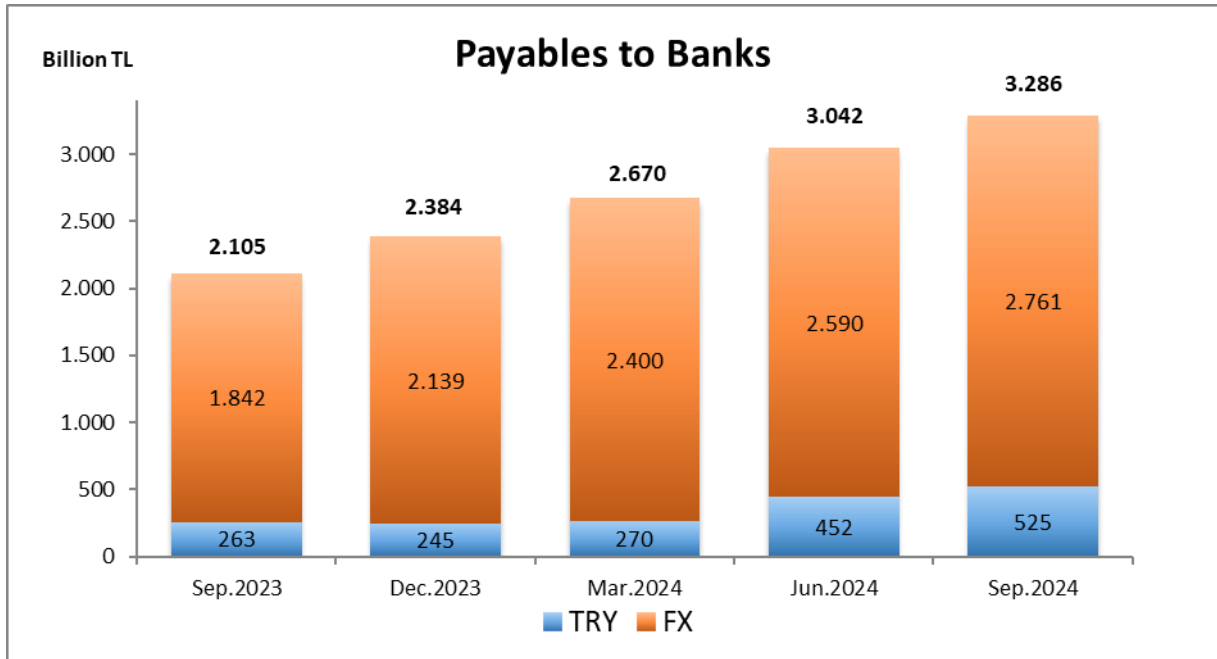
The share of demand deposit in total deposit is 35% and off time deposits by their opening maturity, 12% is up to 1 month and 28% is between 1-3 months.

**Deposit According to Types**

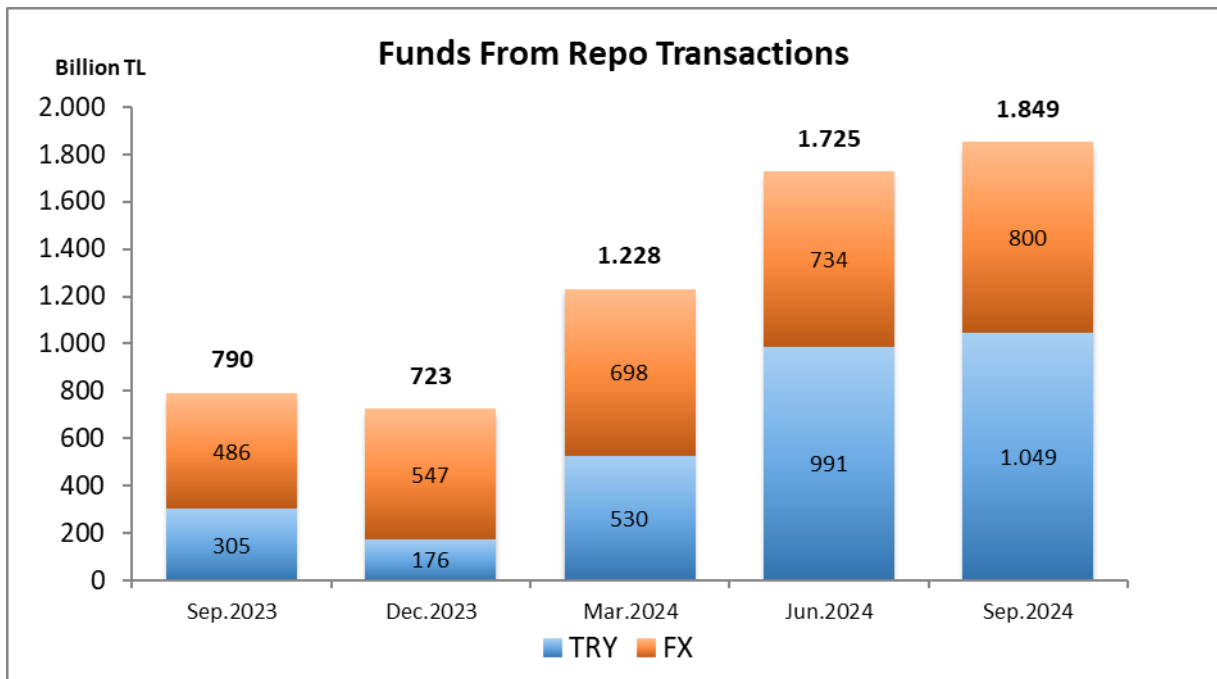


While 61% of deposits is comprised of natural person deposits, the share of commercial and other institutions' deposit is 36% and share of official institutions' deposit is 3%.

## Payables to Banks and Repo Transactions

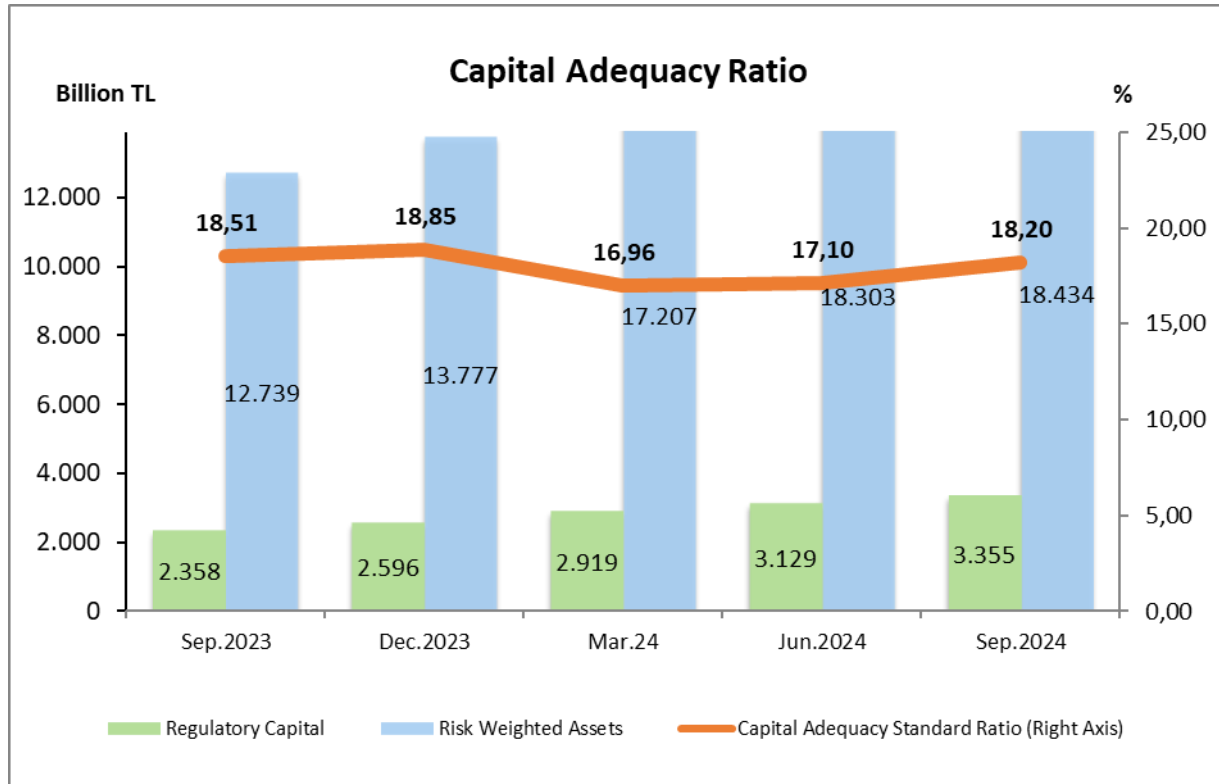


Payables to banks amount to a total of TL 2.761 billion as TL 525 billion Turkish Lira and TL 3.286 billion FX.

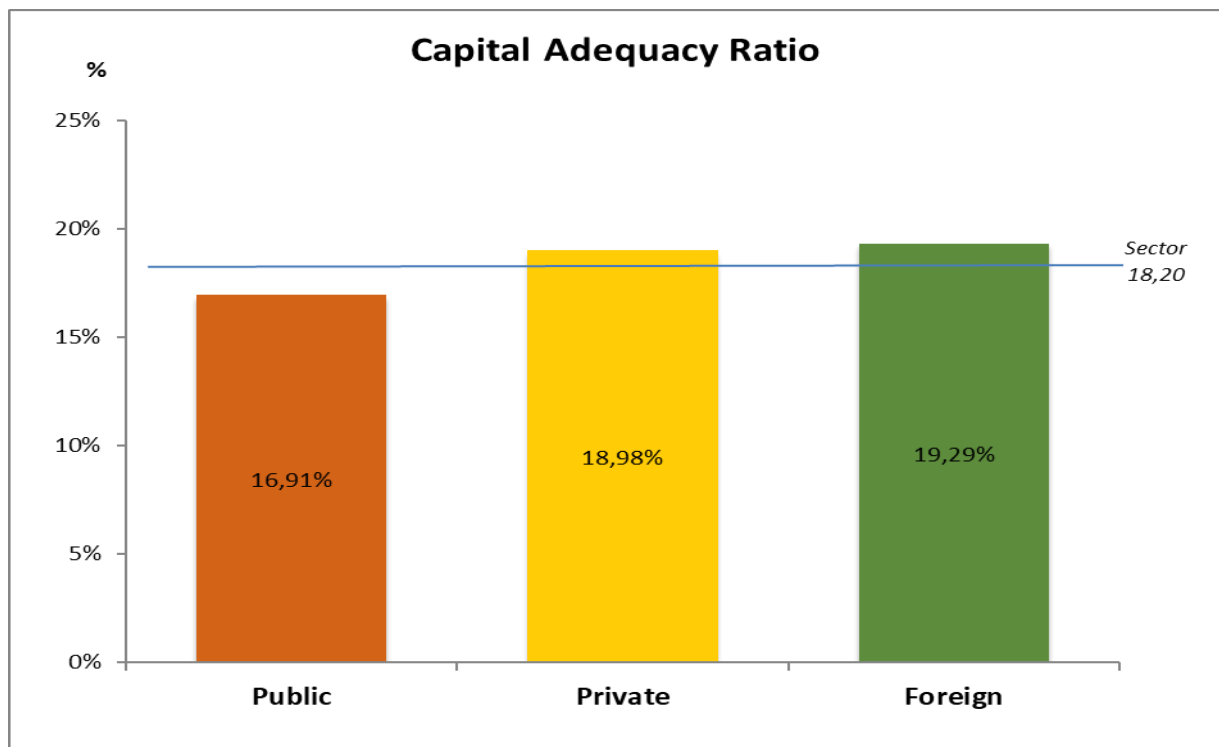


Fund amount from Repo transactions decreased when compared to the previous quarter and realized as TL 1.849 billion in September 2024.

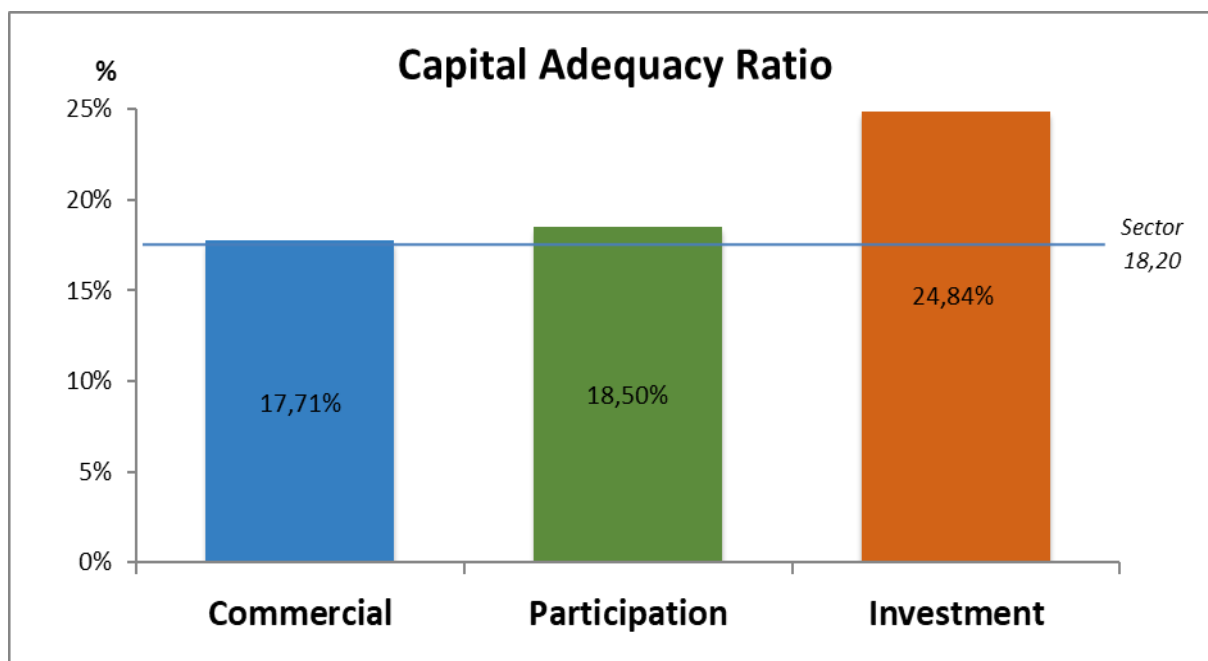
# Capital Adequacy



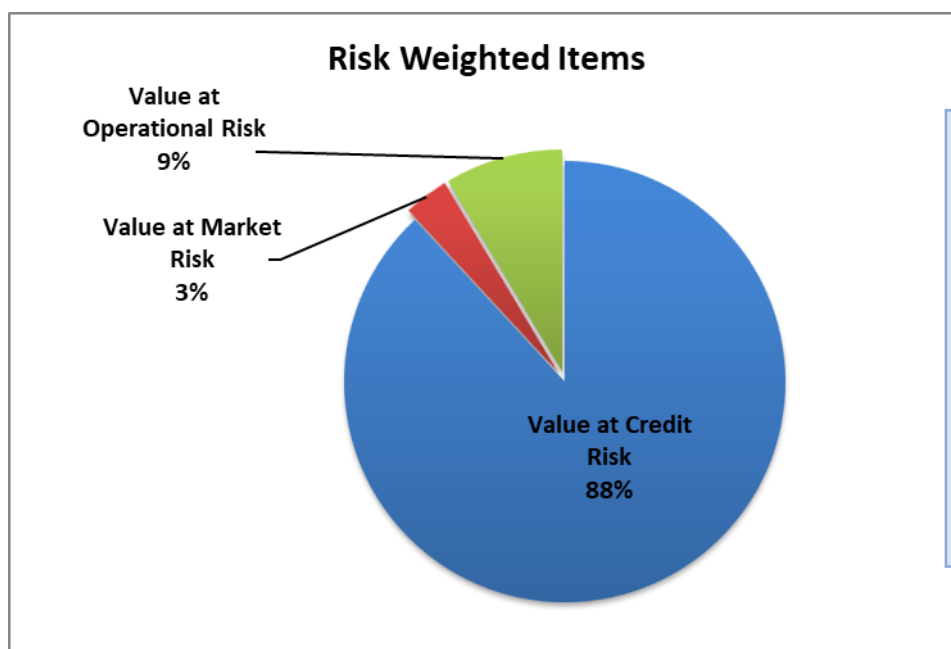
Capital adequacy ratio of Turkish Banking Sector realized as 18,20% in September 2024.



By bank ownership groups, capital adequacy of foreign banks is 19,29% and it is above the sector average by 18,20%.



By function groups, capital adequacy ratio realized as 17,71%,18,50% and 24,84% for deposit banks, participation banks as well as development and investment banks, respectively.



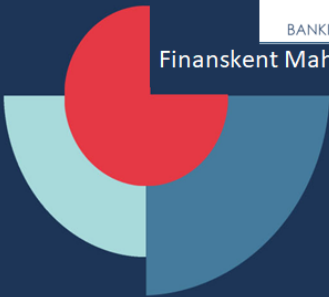
In capital adequacy calculation, 88% of risk-weighted assets is comprised of amount subject to credit risk, 9% comprised of amount subject to operational risk and 3% comprised of amount subject to market risk.

# 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 2024*





BANKING REGULATION AND SUPERVISION AGENCY

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