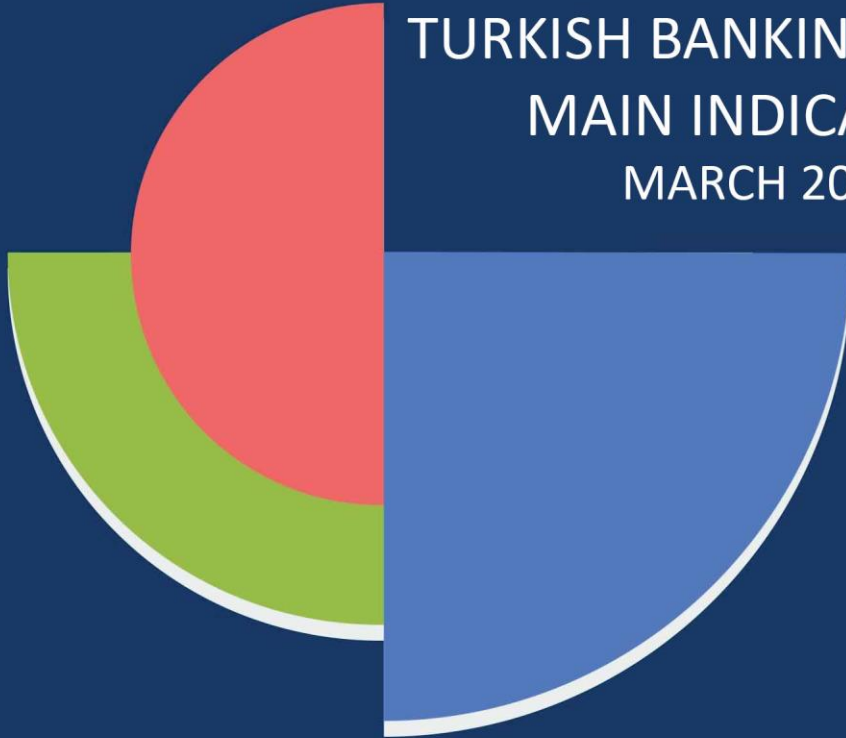




**BANKING
REGULATION AND SUPERVISION
AGENCY OF TURKEY**

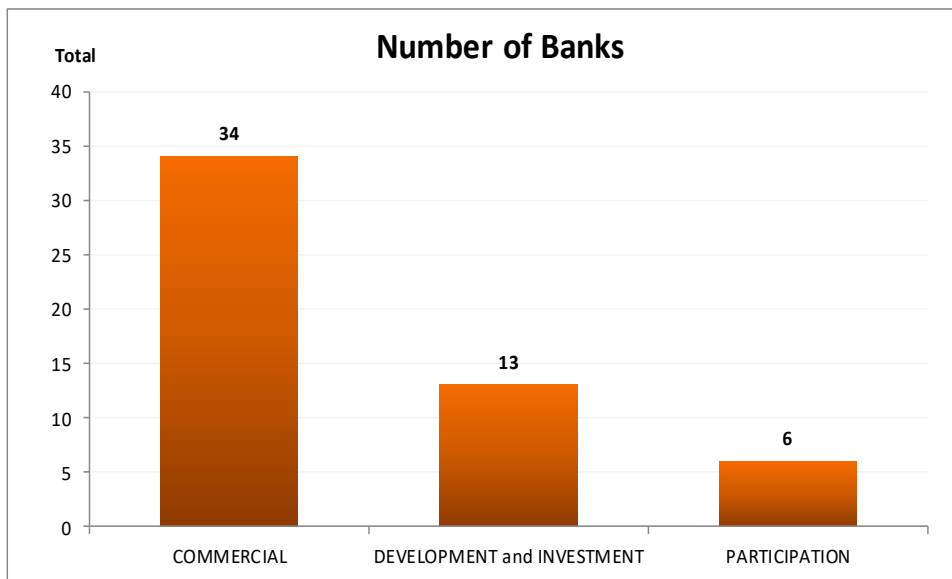


**TURKISH BANKING SECTOR
MAIN INDICATORS
MARCH 2019**

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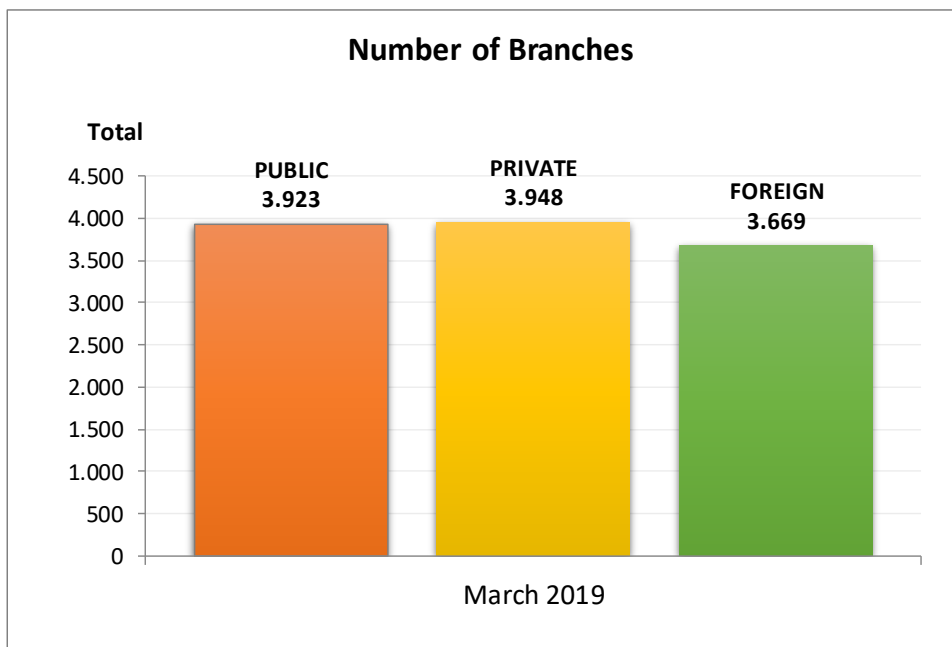
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Number of Banks, Branches and Personnel

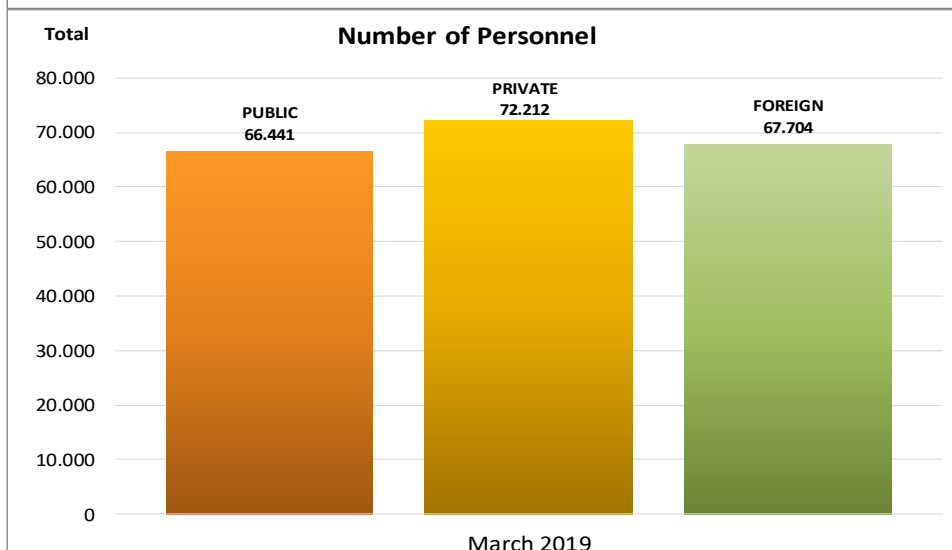


As of March 2019, there are 53 banks operating in Turkish Banking Sector as;

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



Number of branches and personnel in banking sector decreased by 32 and 1.356, respectively when compared to the previous quarter (December 2018).



As of March 2019 period, number of branches realized as 11.540 while number of personnel realized as 206.357.

Selected Balance Sheet Items

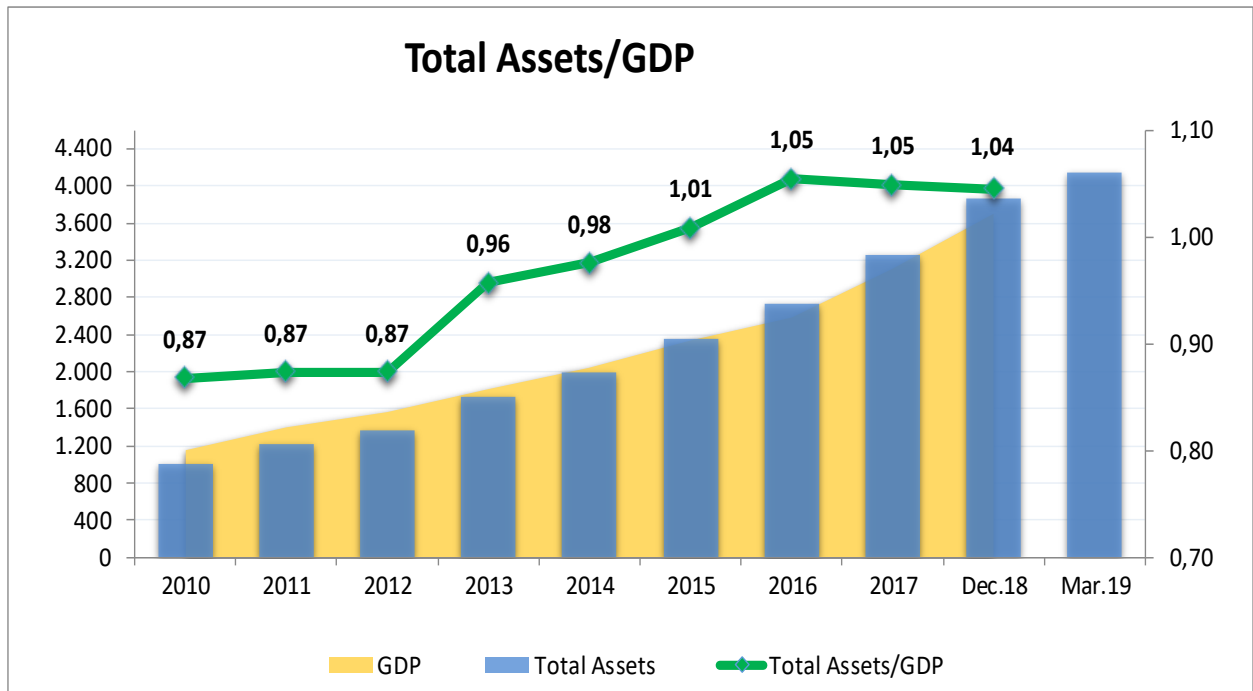
ASSETS	Total (Billion TL)	Changes (%) Previous End of Year
CASH and CASH EQUIVALENTS*	467	13,3
REQUIRED RESERVES	164	3,7
LOANS	2.518	5,2
NON-PERFORMING LOANS (GROSS)	106	10,1
SECURITIES	531	11,1
OTHER ASSETS	459	8,2
TOTAL ASSETS	4.139	7,0
LIABILITIES		
DEPOSITS	2.208	8,4
DUE TO BANKS	593	5,5
FUNDS FROM REPO TRANSACTIONS	174	80,2
SECURITIES ISSUED	209	19,9
EQUITIES	433	2,5
OTHER LIABILITIES	523	-9,3
TOTAL LIABILITIES	4.139	7,0

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

Total assets of Turkish Banking Sector increased by 7,0% to TL 4.139 billion in March 2019 when compared to the previous year-end.

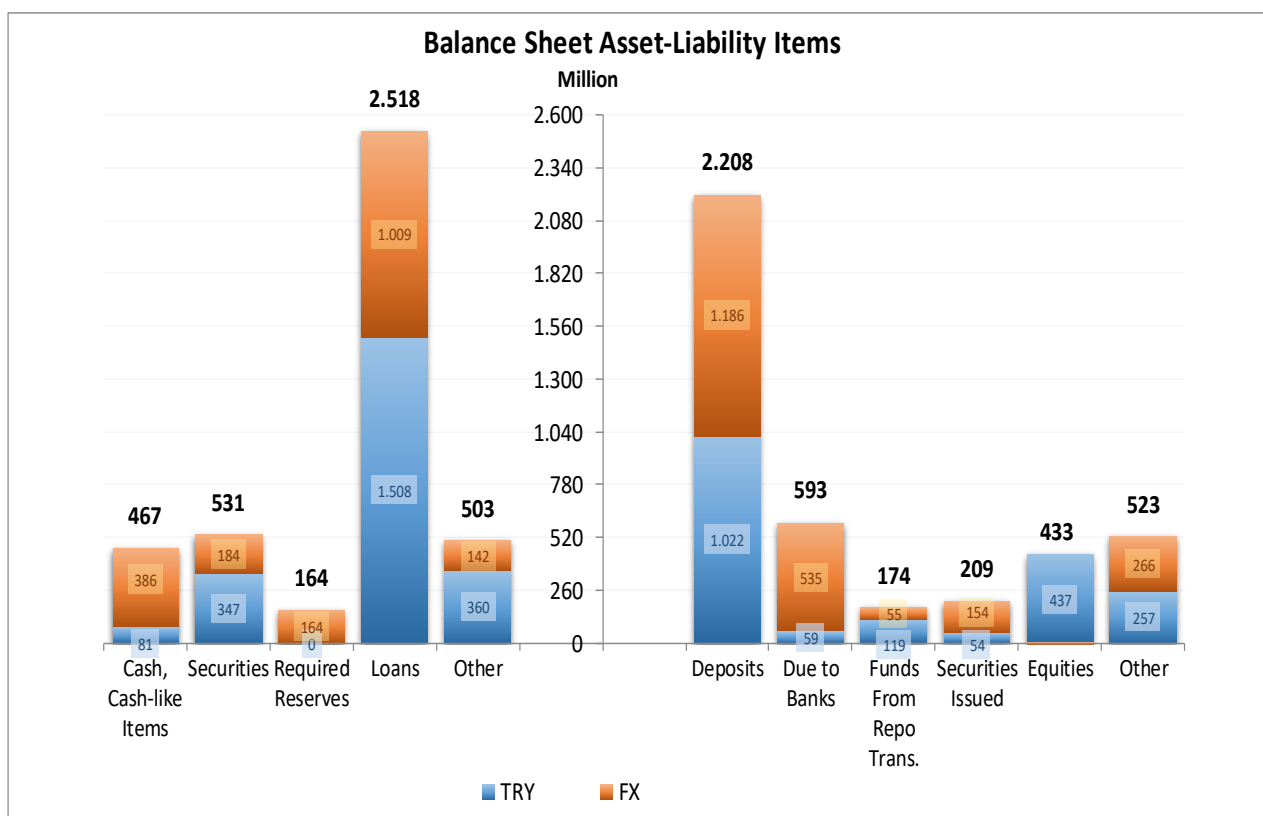
OFF-BALANCE SHEET ITEMS	Total (Billion TL)	Changes (%) Previous End of Year
Contingencies	815	4,4
Commitments	4.206	18,0
- Derivative Financial Instruments	3.374	16,1
- Other Commitments	832	26,0

Of off-balance sheet items,
 - Contingencies increased by 4,4%;
 - Derivative financial assets increased by 16,1%
 in March 2019 when compared to the previous year-end.



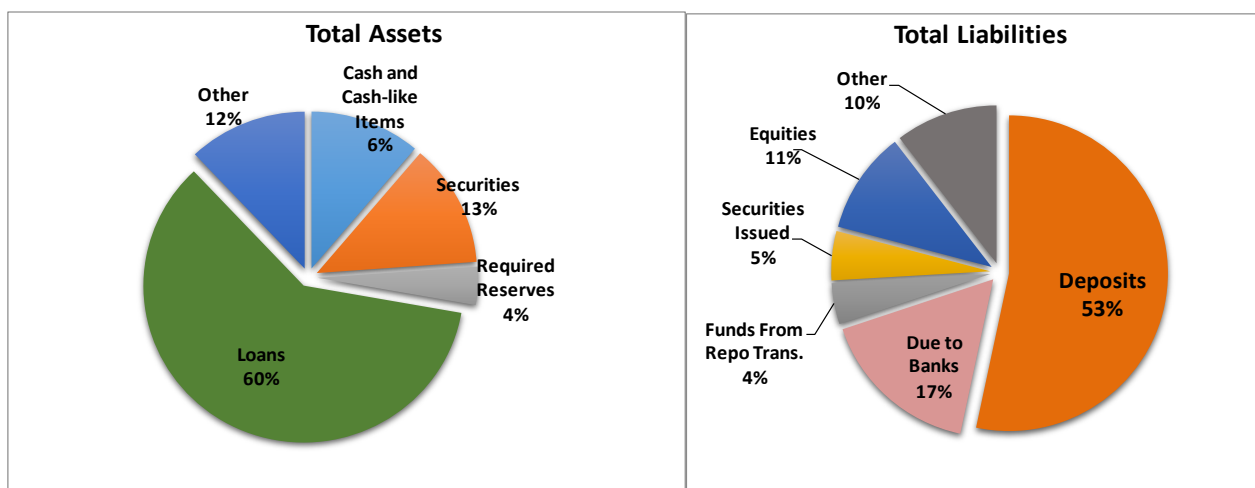
The ratio of asset size of Turkish Banking Sector to GDP realized as 1,04 as of end-2018.

Selected Balance Sheet Figures



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 53%.

The share of FX loans in total loans is 40% while the ratio of FX deposit to total deposit is 54%.

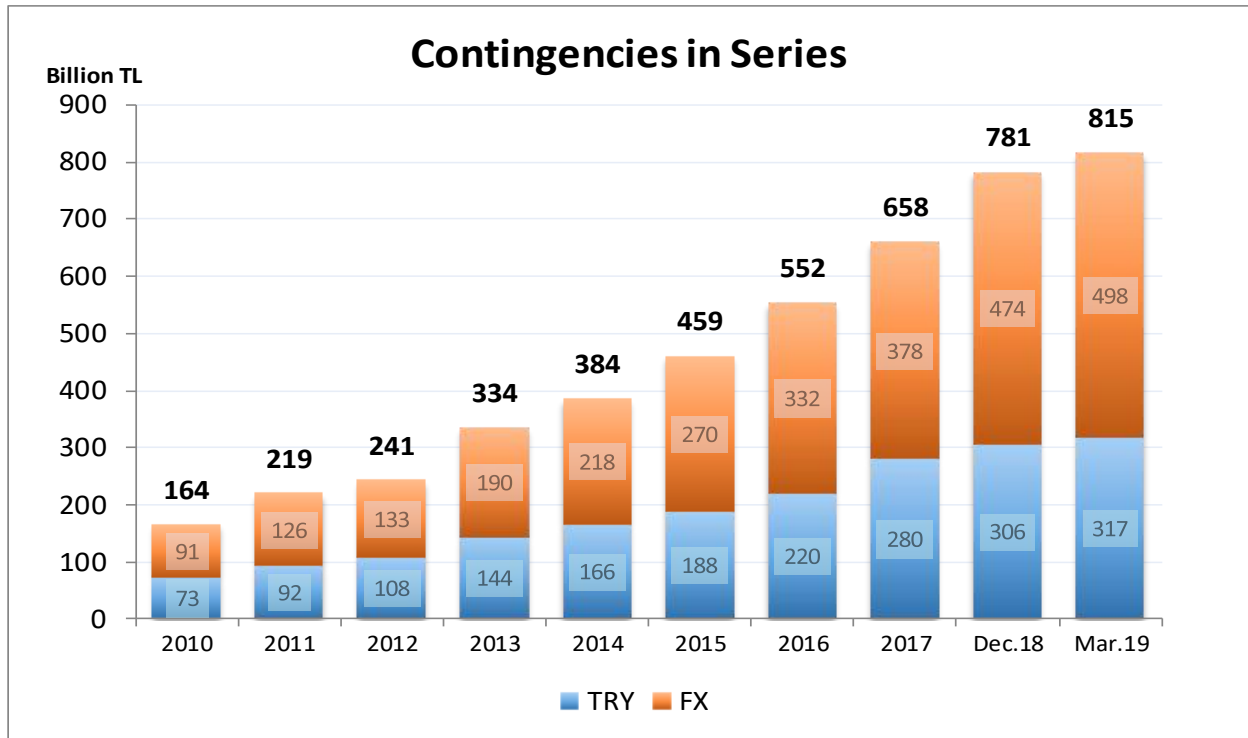


The share of loans, securities and required reserves in total assets realized as 60%, 13% and 4%, respectively.

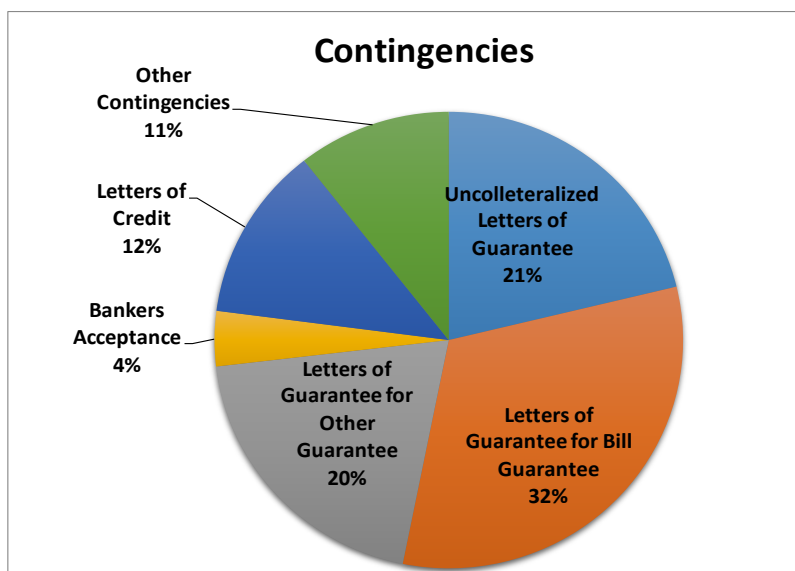
While deposit has the biggest share by 53% in total liabilities, share of payables to banks is 17% and funds from repo is 4%.

The share of equities in total liabilities is 11%.

Off-Balance Sheet Figures

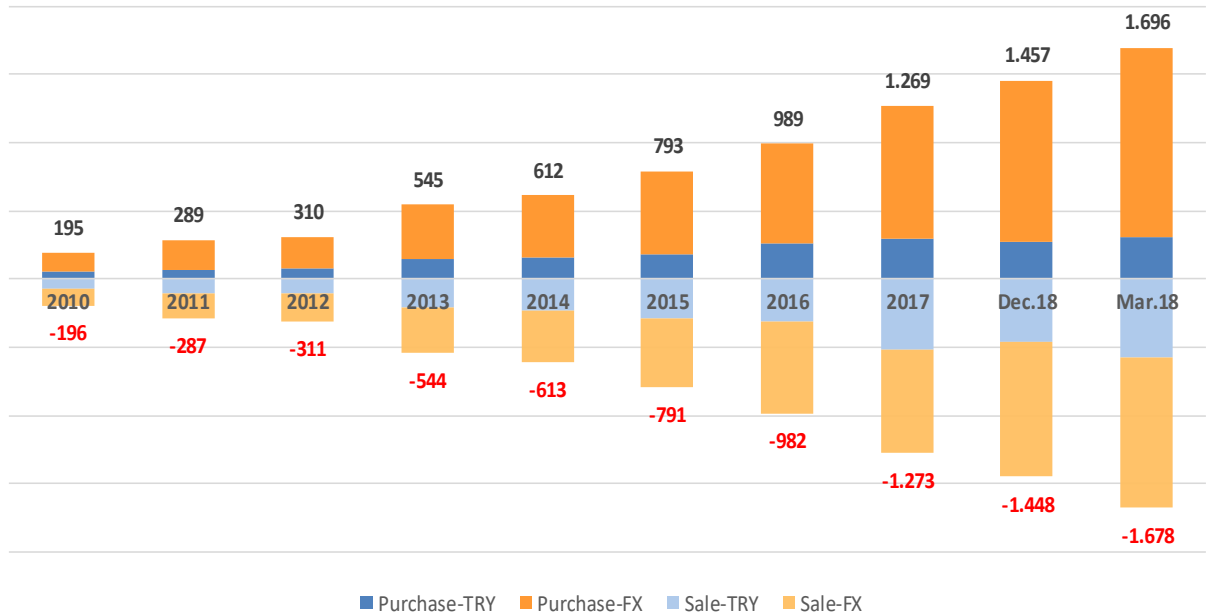


As of March 2019, size of contingencies realized as TL 815 billion.



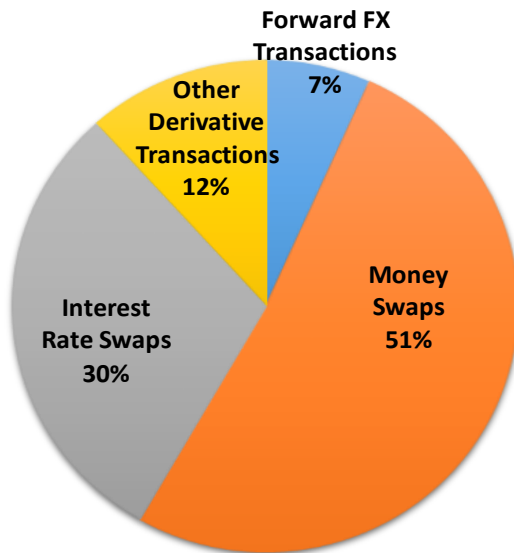
As letters of guarantee is the biggest share in contingencies, share of letters of credit is 12%.

Derivative Financial Instruments



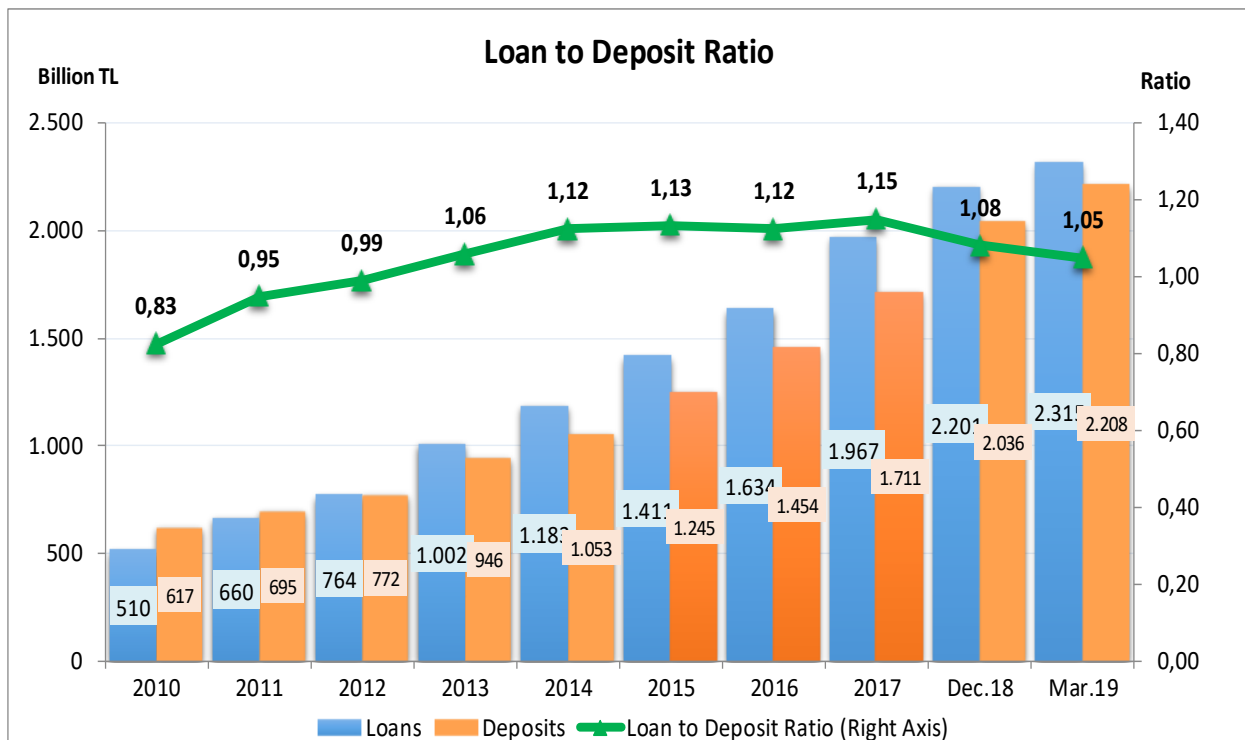
As of March 2019, derivative purchase amount realized as TL 1.696 billion and derivative sales amount realized as TL 1.678 billion.

Derivative Financial Instruments



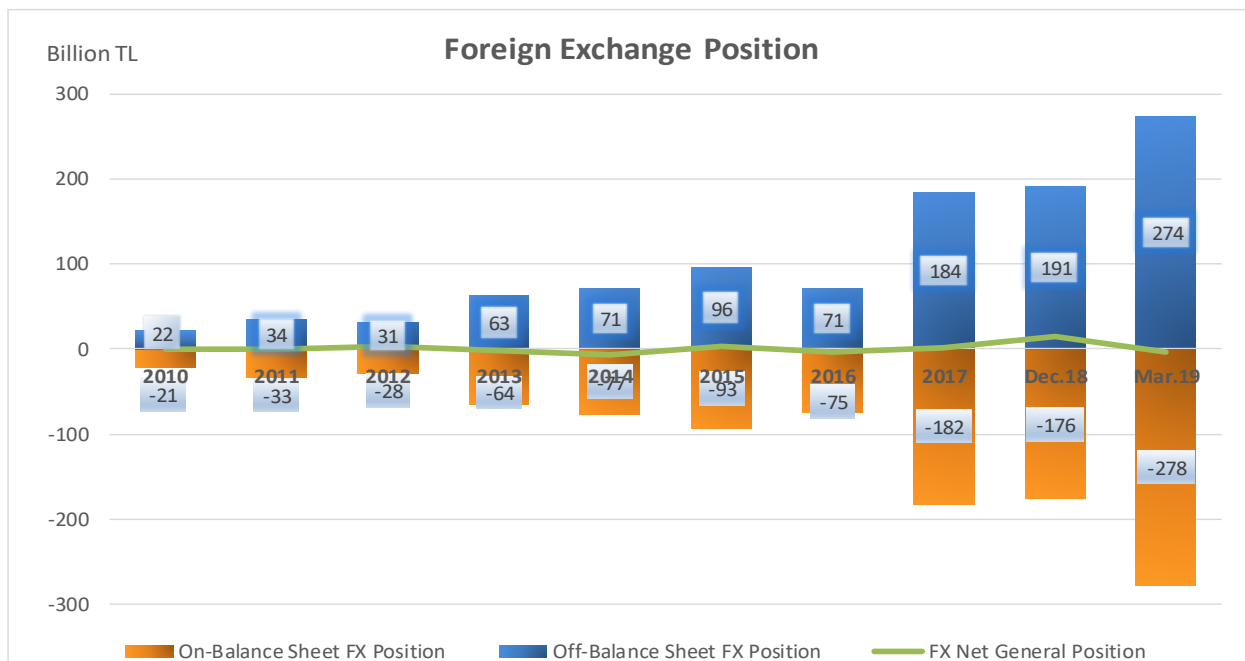
51% of derivative transactions in off-balance sheet items is from swap money transactions, 30% from swap interest rate transactions and 7% is from forward exchange transactions.

Development of Main Figures



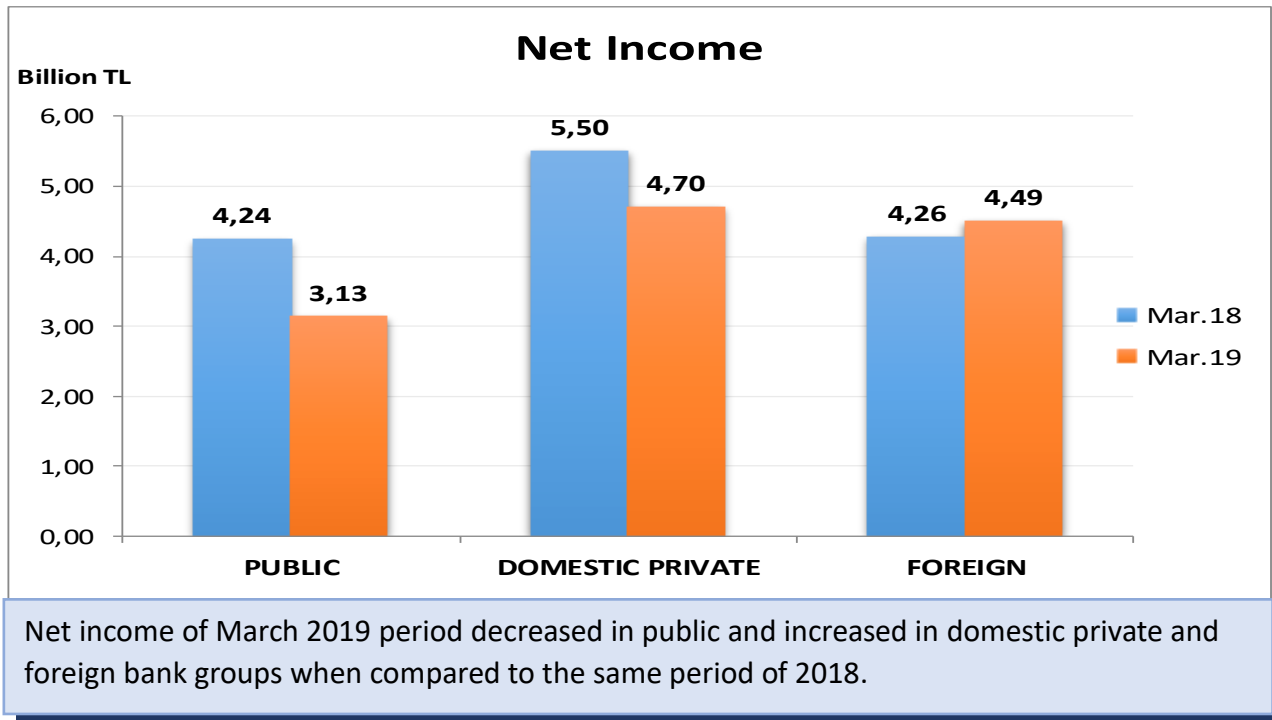
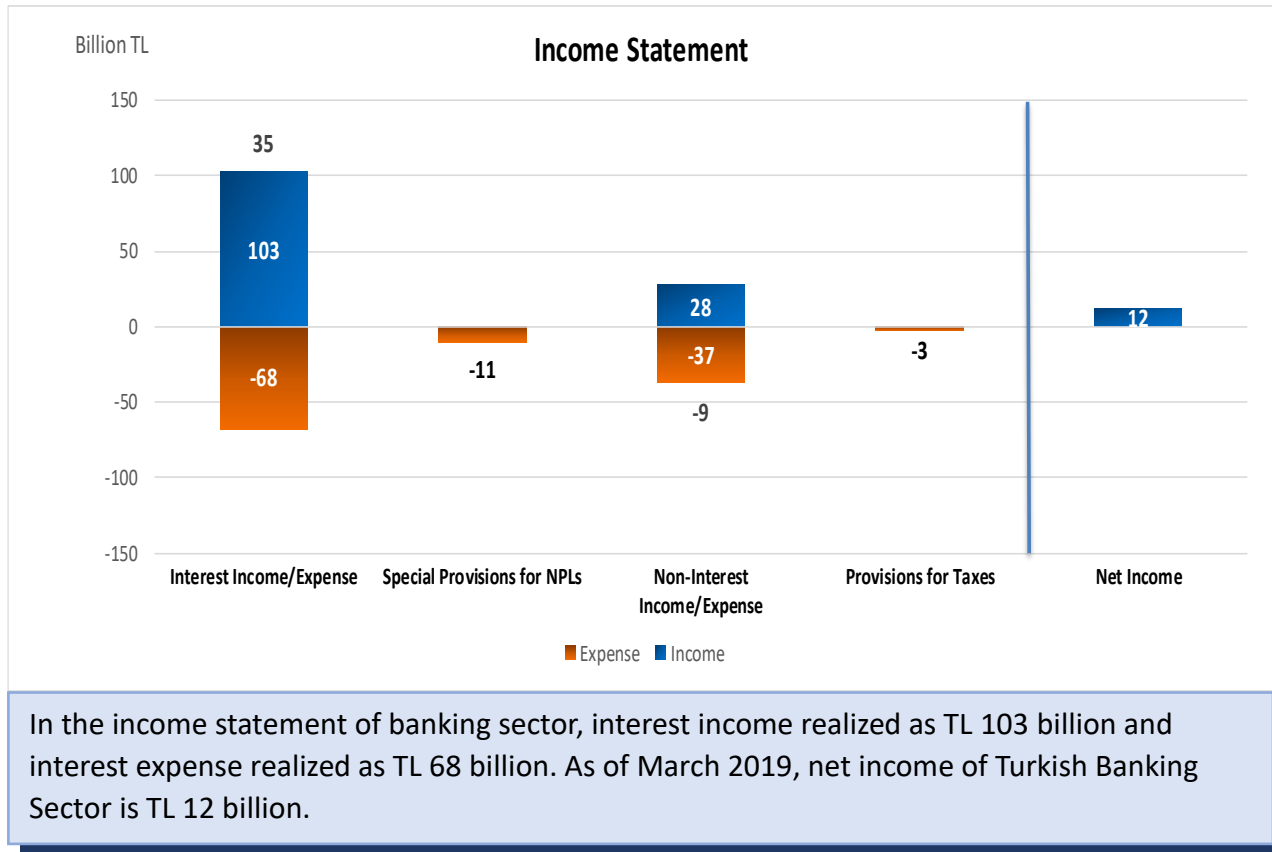
While loans in the third quarter of the year realized as TL 2.315 billion, deposit realized as TL 2.208 billion. Conversion ratio of deposit to loans is 1,05 as of March 2019.

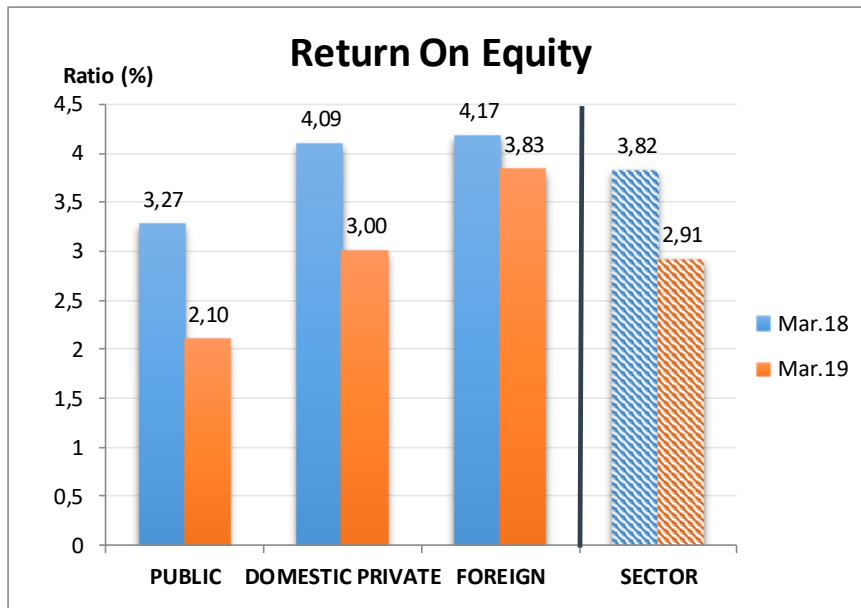
*Total loans don't include loans of development and investment banks.



Off-balance sheet FX position has a surplus of TL 274 billion while on-balance sheet FX position has a deficit of TL 278 billion and FX Net General Position has a deficit of approximately TL 2 billion.

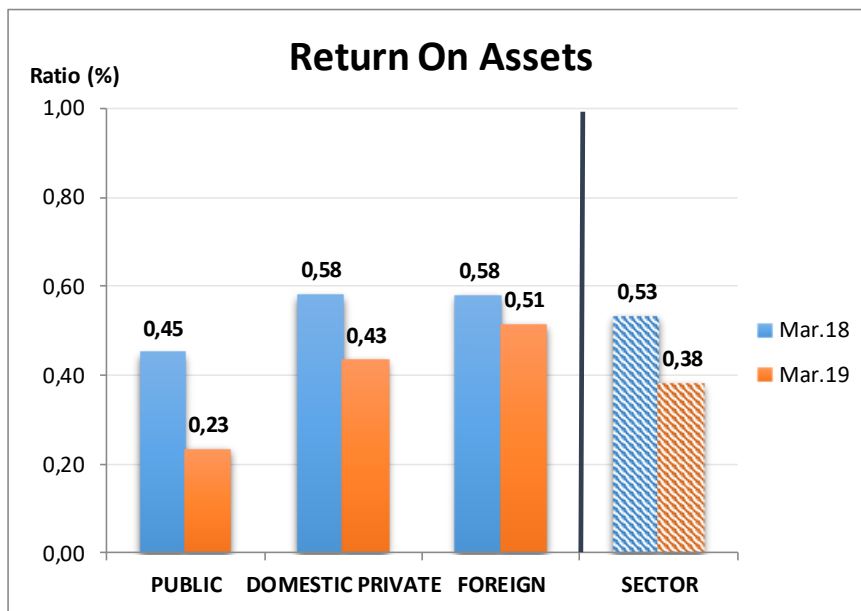
PROFITABILITY



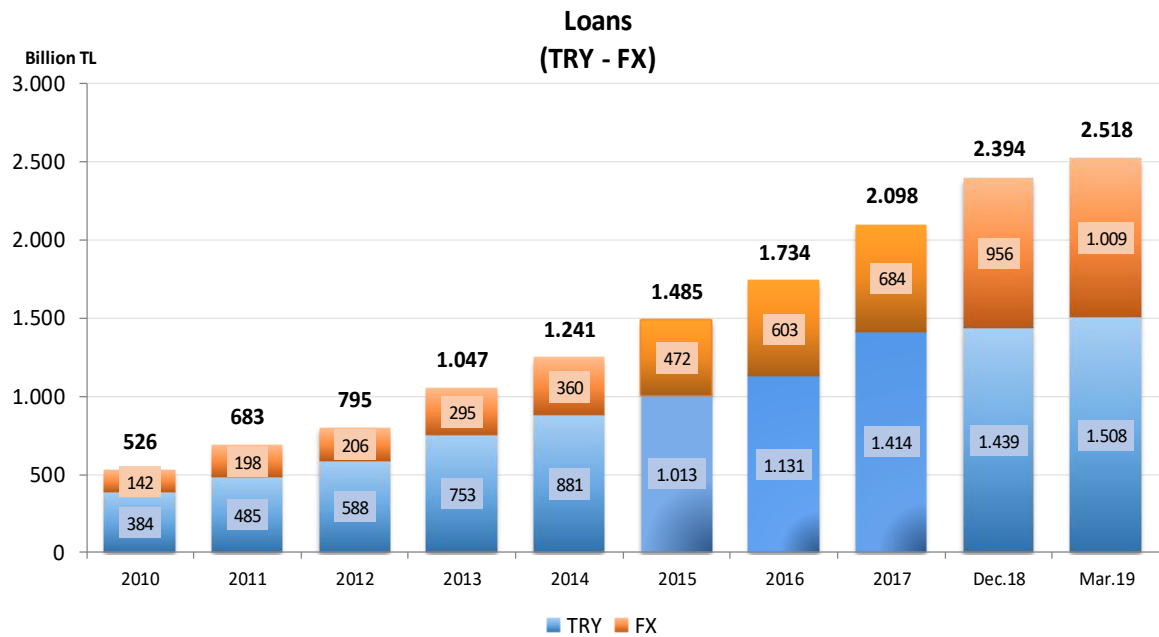


ROE of Turkish banking sector realized lower in public, domestic private and foreign banks groups when compared to the same period of the previous year.

ROA of Turkish banking sector as of March 2019 realized lower as to the same period of the previous year.

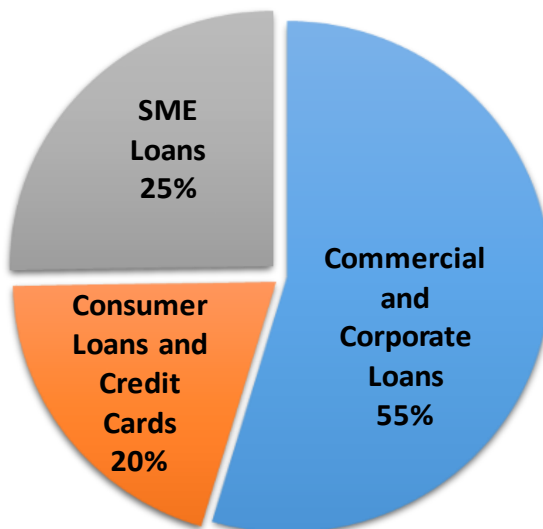


LOANS

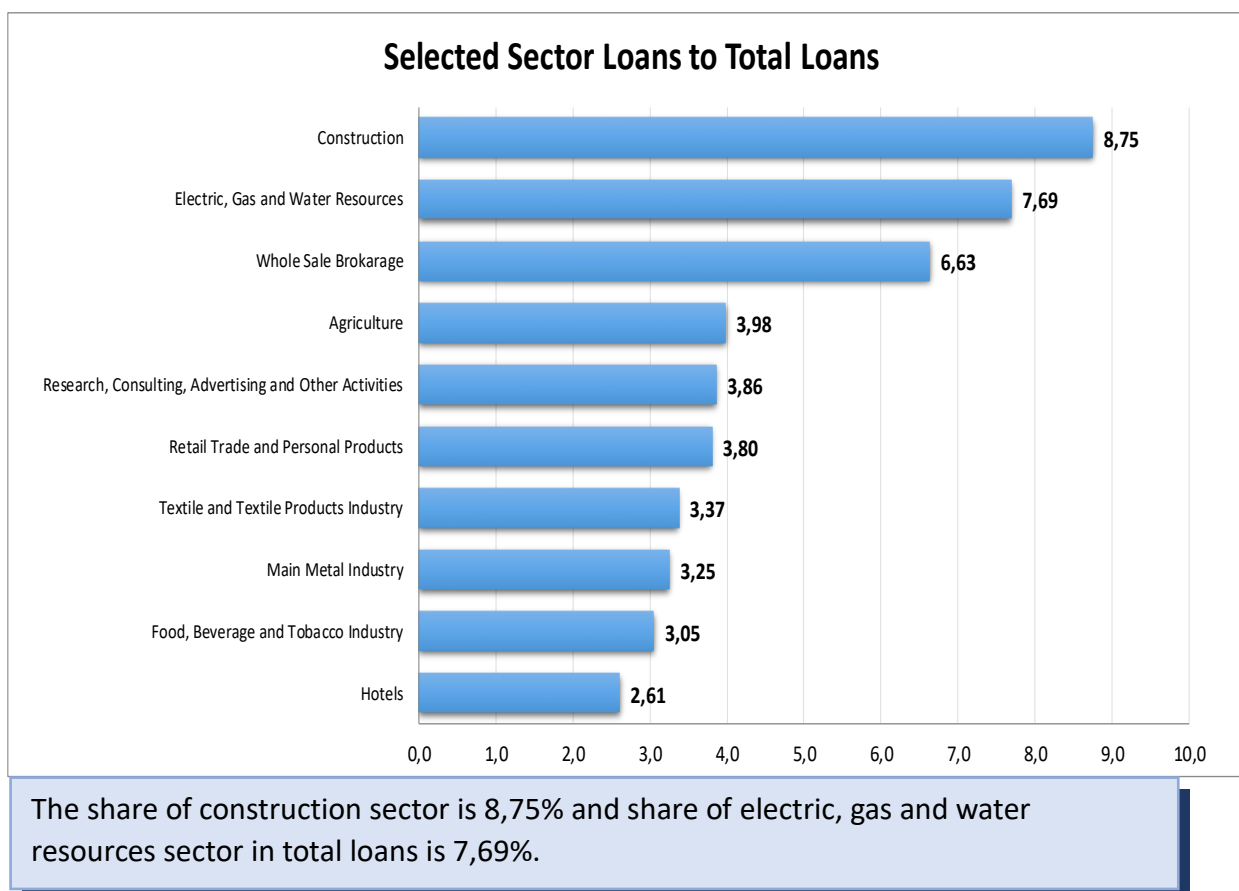
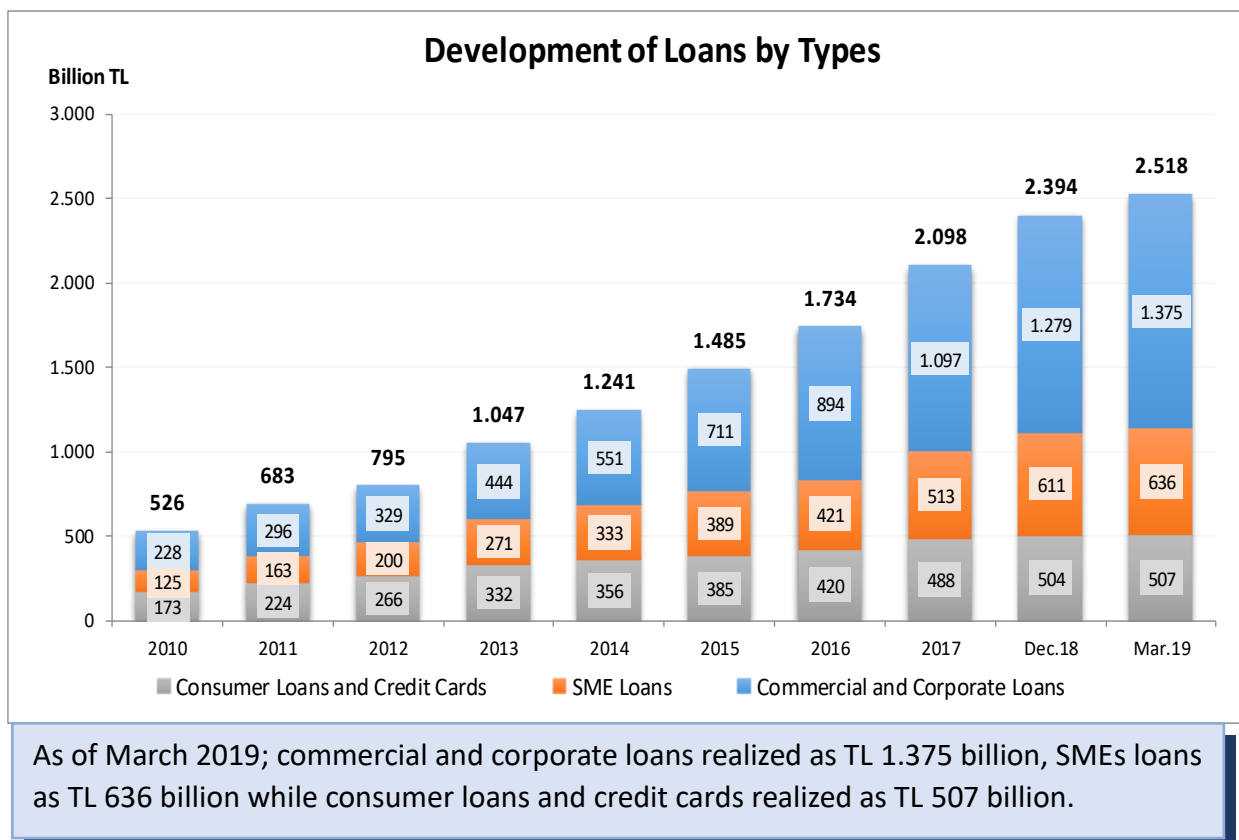


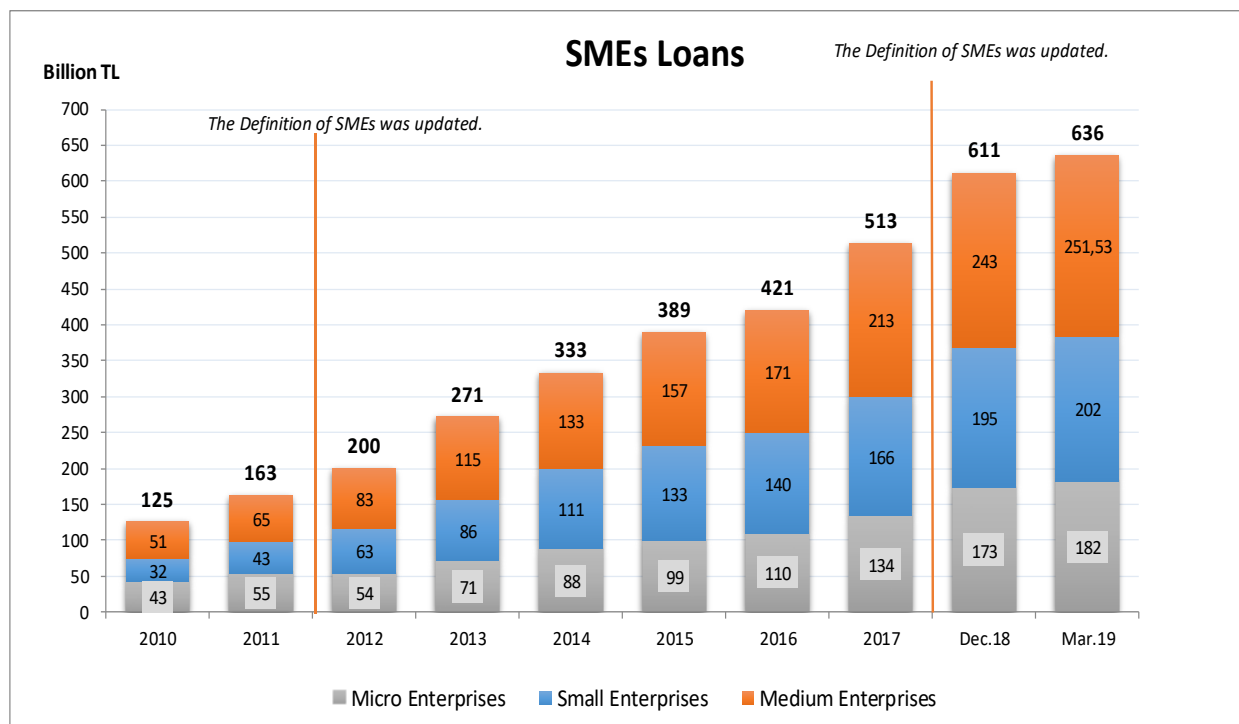
As of March 2019, total loans amount to TL 2.518 billion and TL 1.508 billion of the mentioned amount is comprised of TL loans while TL 1.009 billion is comprised of FX loans.

Distribution of Loans

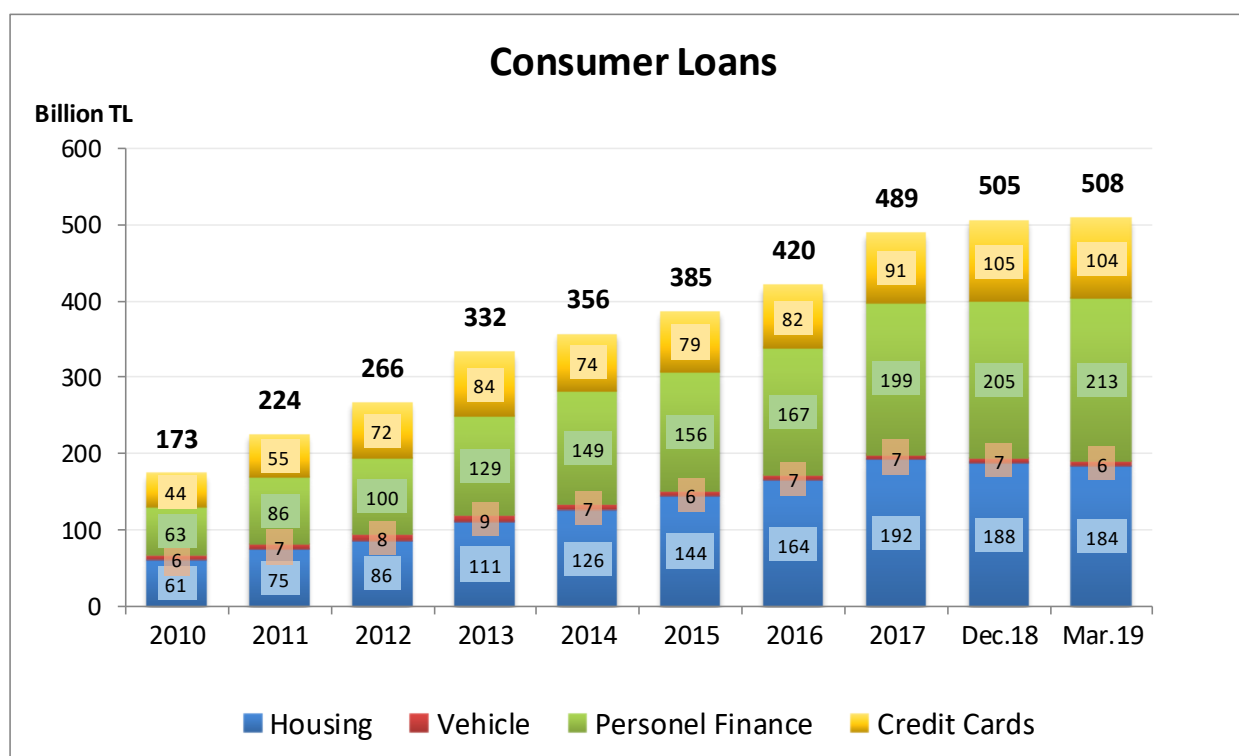


Share of commercial and corporate loans is 55%, share of SMEs loans is 25% and share of consumer loans (including credit cards) is 20% in total loans.

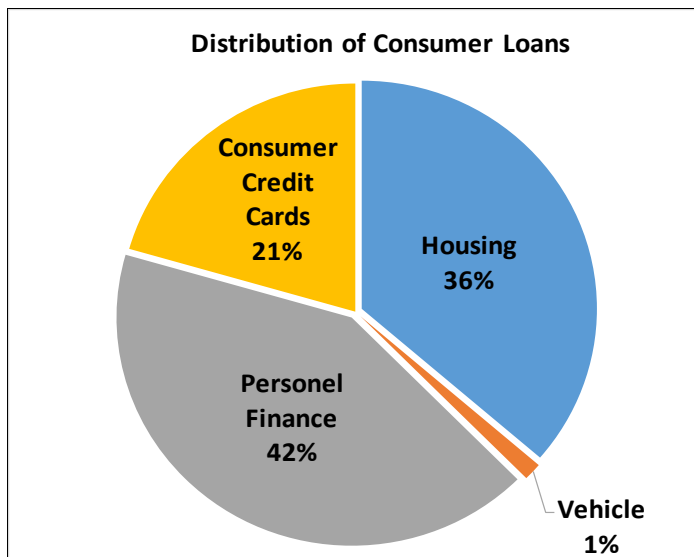




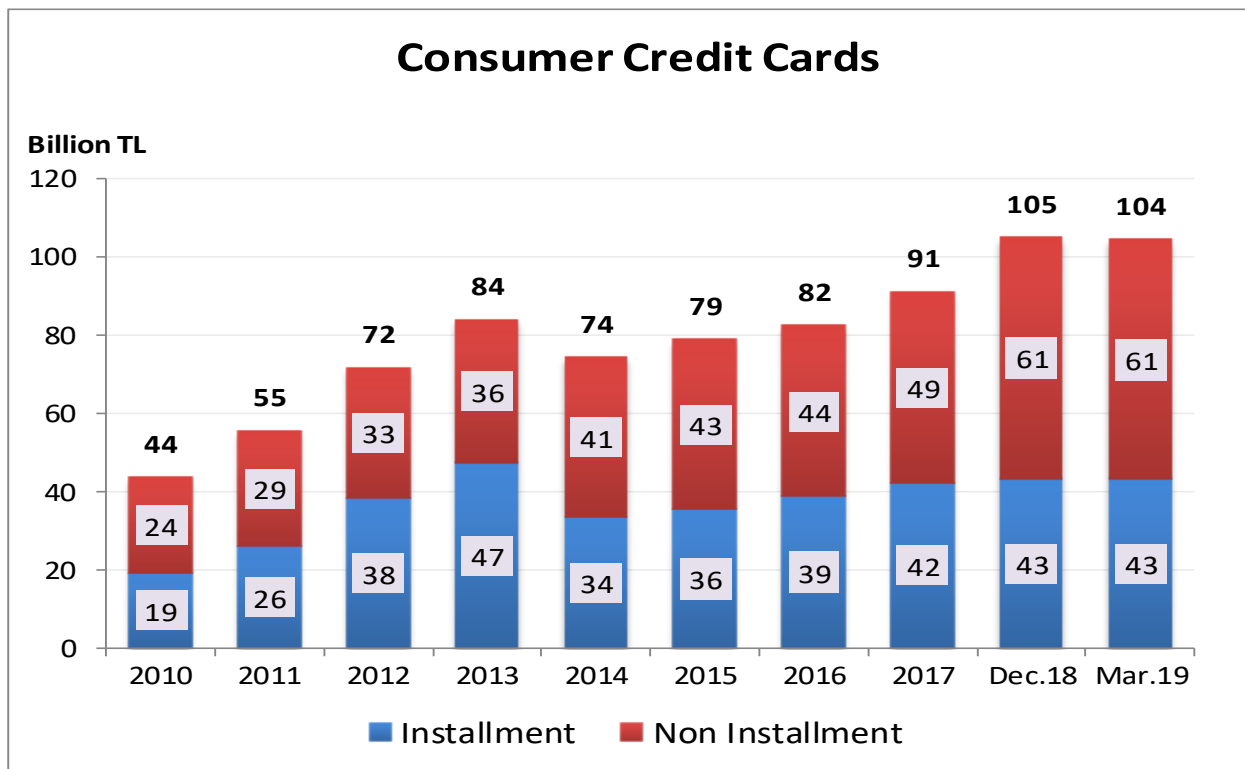
According to operating classes, medium enterprises SMEs loans increased when compared to the previous quarter.



In March 2019 period, consumer loans increased as to the previous quarter and realized as TL 508 billion. Housing loans, credit cards as well as personal finance loans realized as TL 184 billion, TL 104 billion and TL 213 billion, respectively.

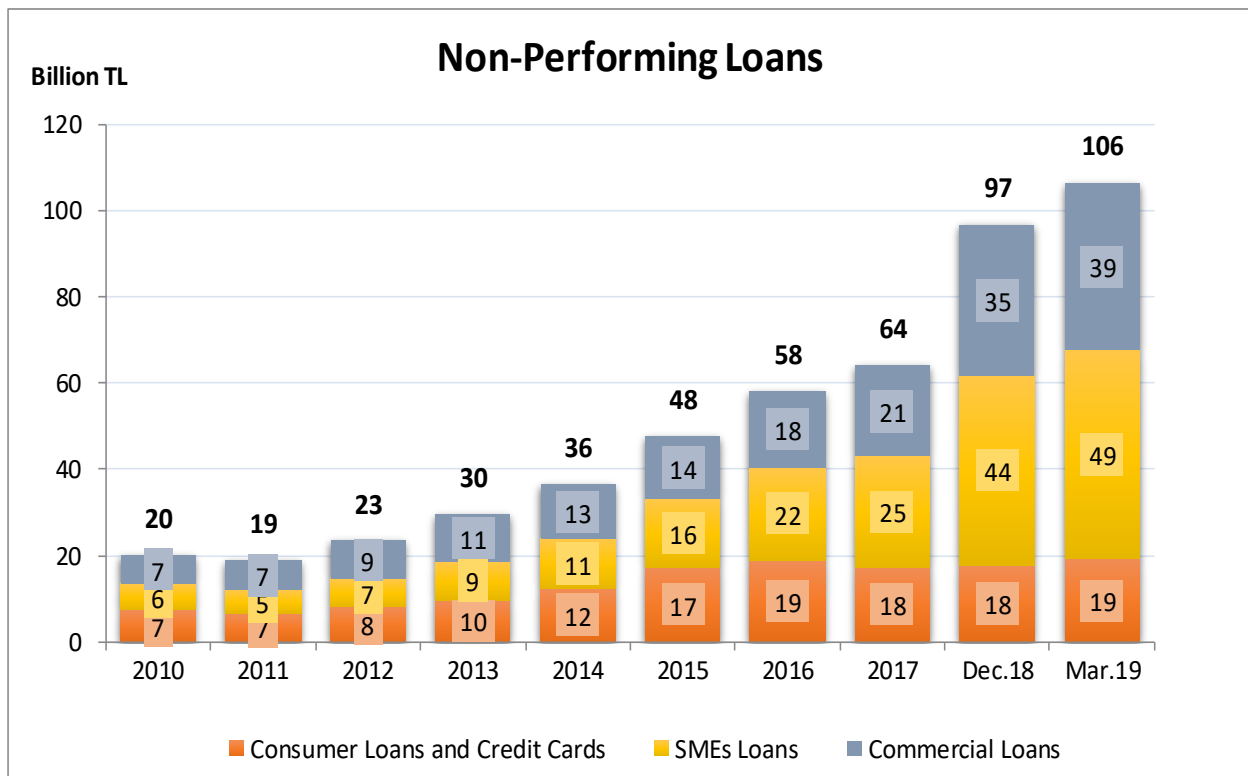


In consumer loans, the share of personal finance loans is 42%, housing loans 36% and share of credit cards is 21%.

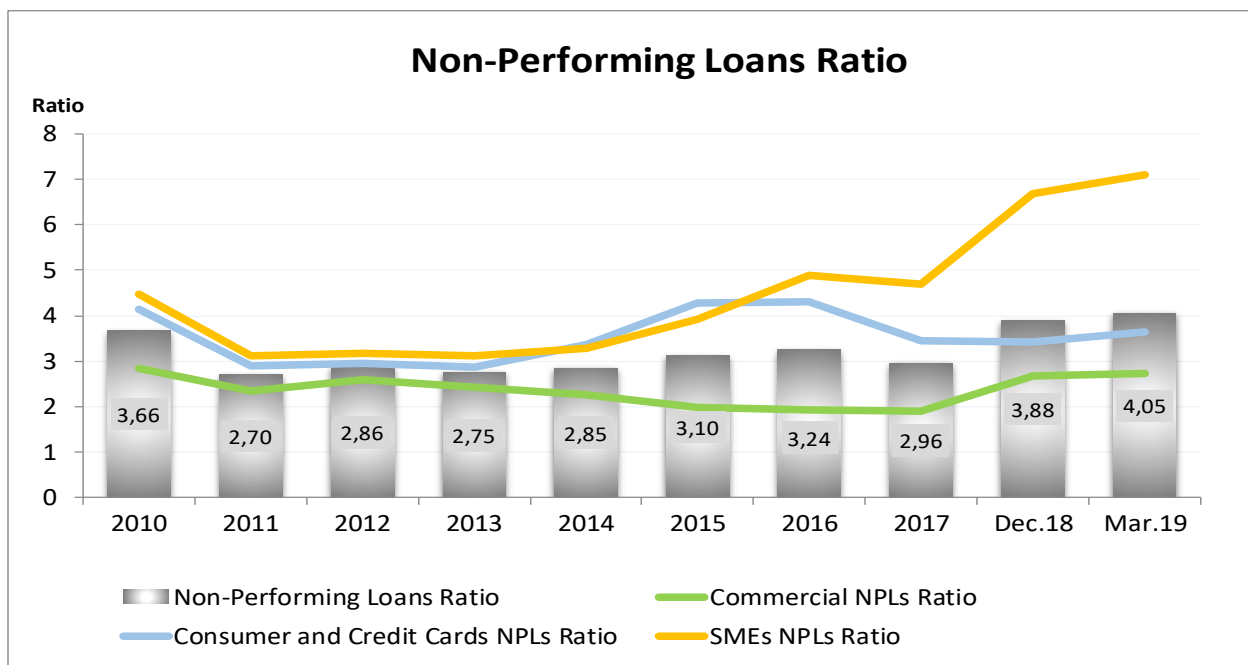


Personal credit cards amount is the same when compared to the previous period and realized as TL 104 billion in March 2019.

Non-performing Loans

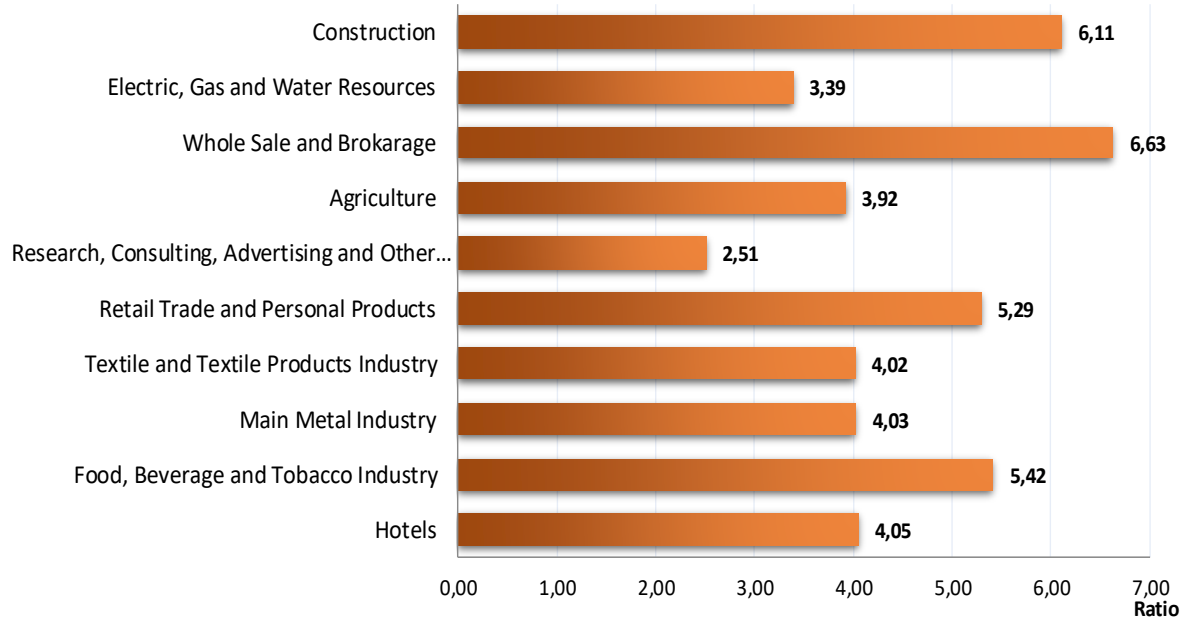


As of March 2019, gross amount of NPLs is TL 106 billion.



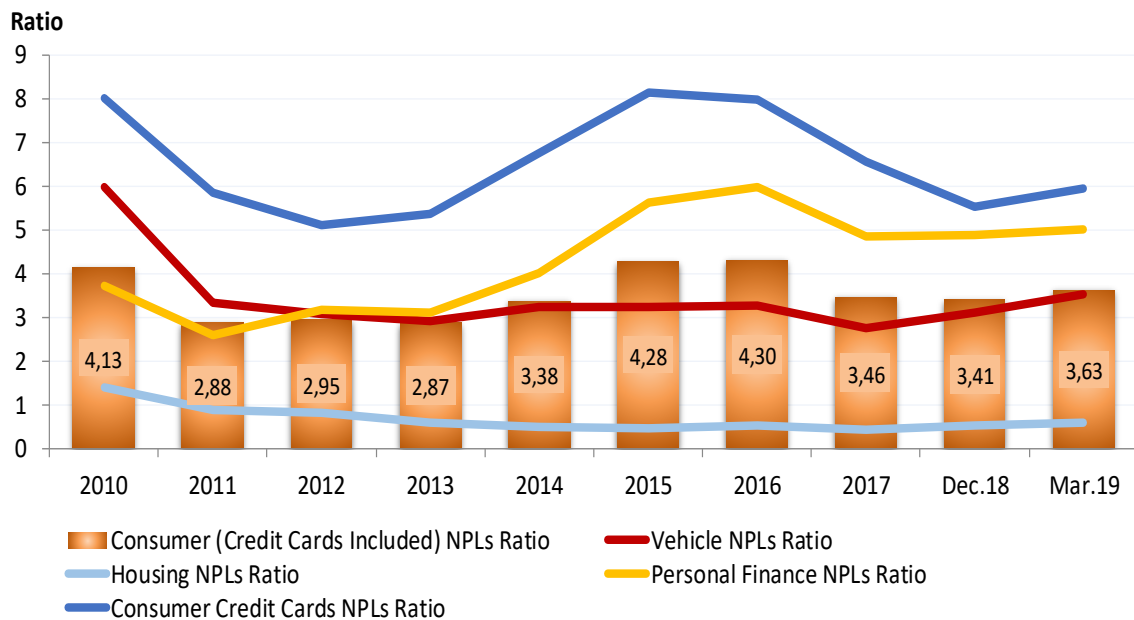
NPLs to Loans ratio in banking sector realized as 4,05% in March 2019.

Selected Sectors NPLs Ratios



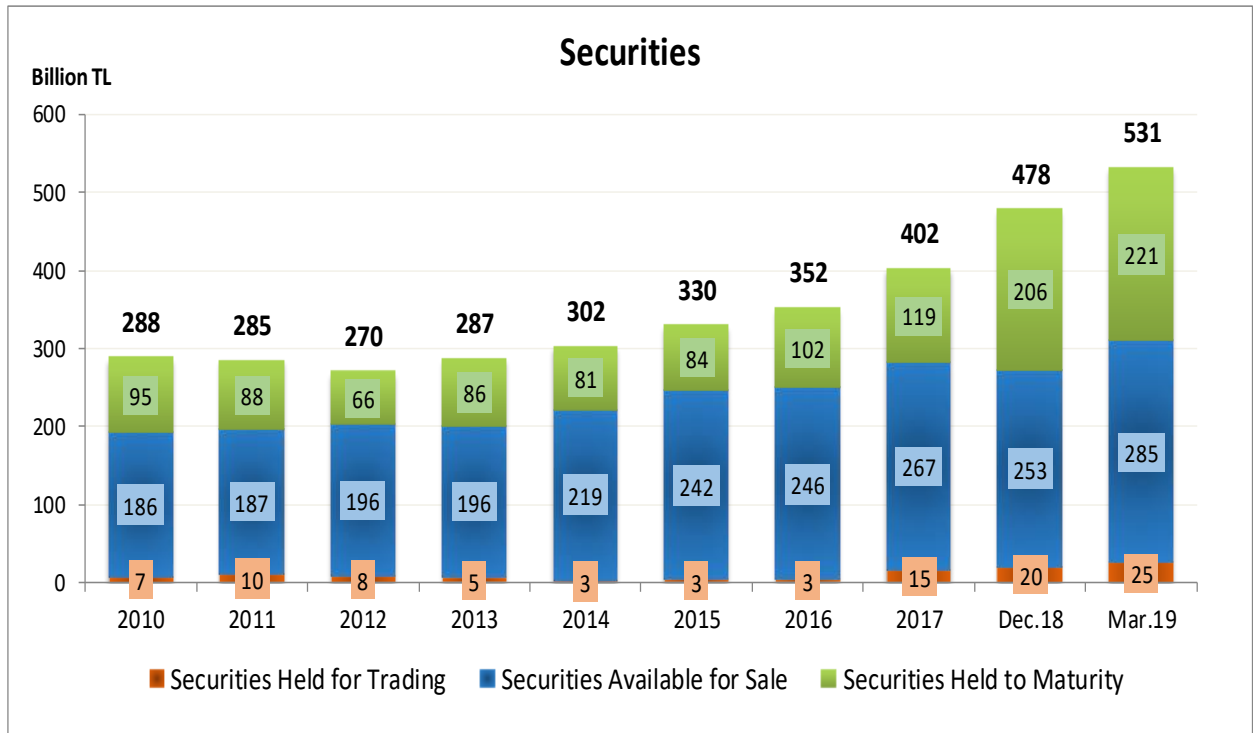
NPLs to Loans ratio in sectoral loans realized as 6,63% in wholesale trade and brokerage, 6,11% in construction sector and 5,29% in retail trade and personal products sector.

Consumer NPLs Ratios

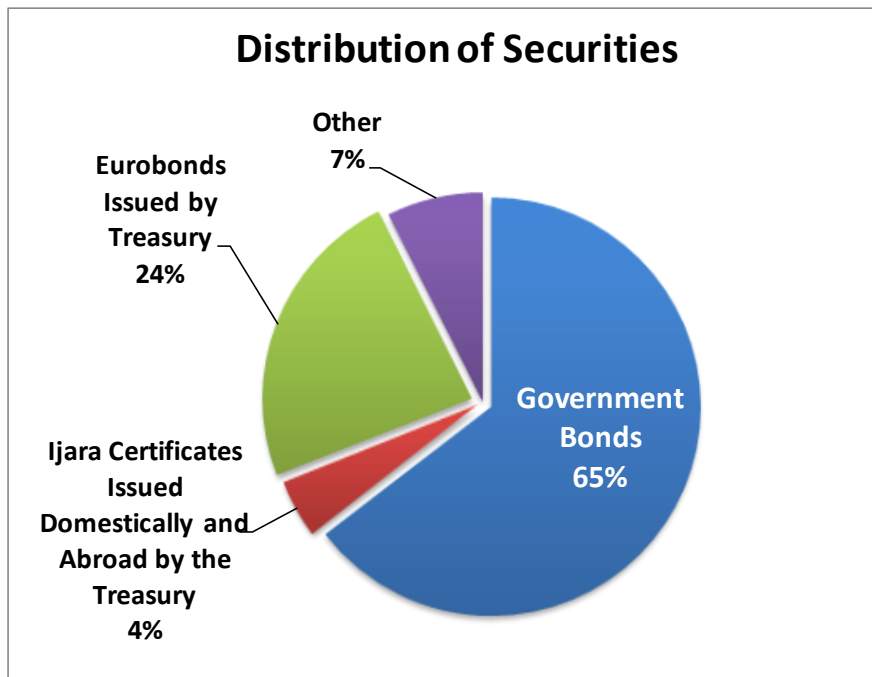


NPLs to Loans ratio of consumer loans (including personal credit cards) realized as 3,63% in March 2019 period.

Securities

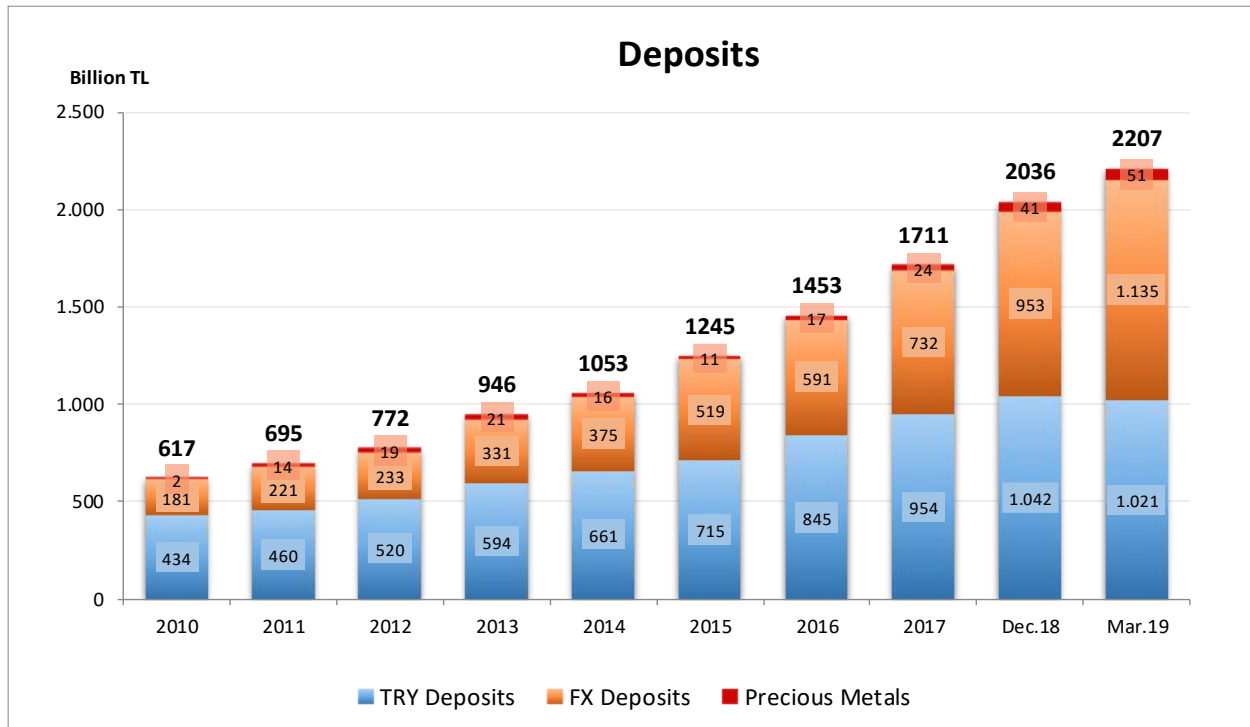


Total securities increased when compared to the previous quarter and realized as TL 531 billion.

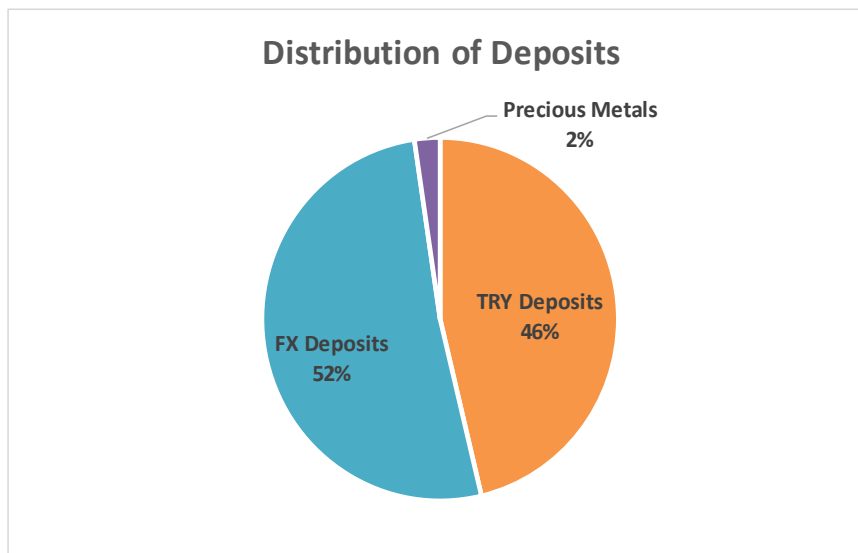


65% of securities are comprised of Government bonds, 24% are Eurobonds issued by Treasury and 4% are comprised of Ijara certificates issued domestically and abroad by the treasury (sukuk).

Deposits

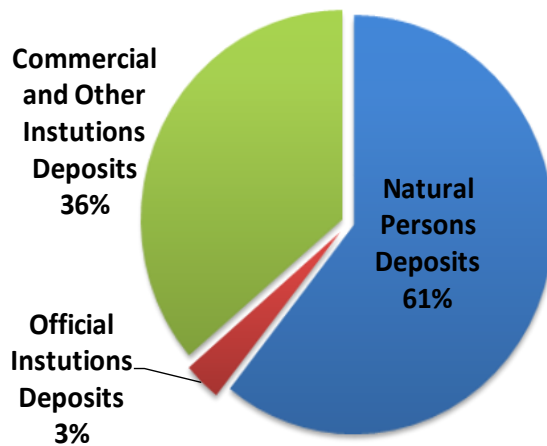


TL 1.021 billion of total deposits is comprised of TL Deposits /Participation Funds, TL 1.135 billion comprised of FX Deposits Account/Participation Funds and TL 51 billion is comprised of precious metals accounts.



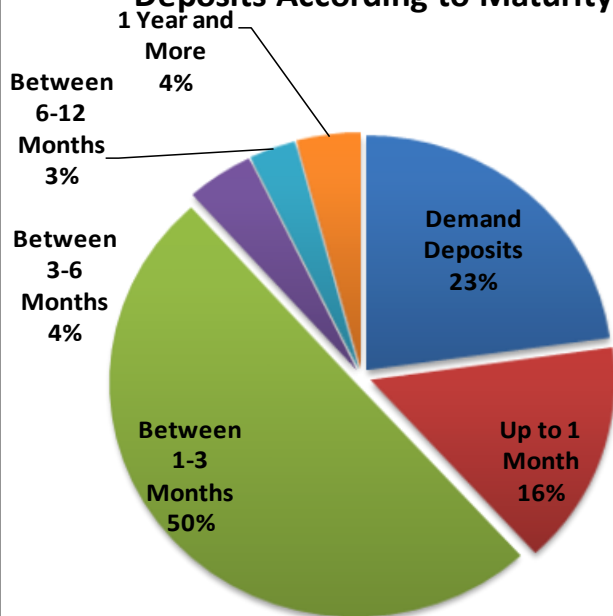
52% of total Deposits are TRY Deposits/Participation funds, 46% of FX Deposits/Participation funds and 2% of Precious Metals.

Deposits According to Types



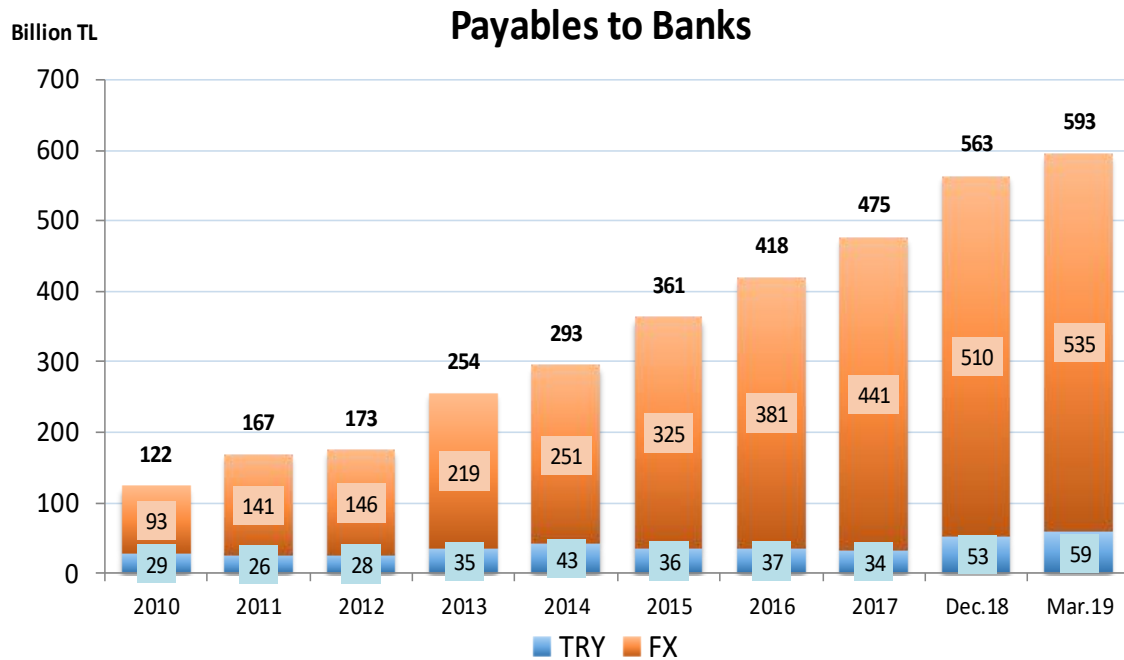
While 61% of deposits are comprised of natural person deposits, the share of commercial and other institutions deposits is 36% and share of official institutions' deposits is 3%.

Deposits According to Maturity(%)

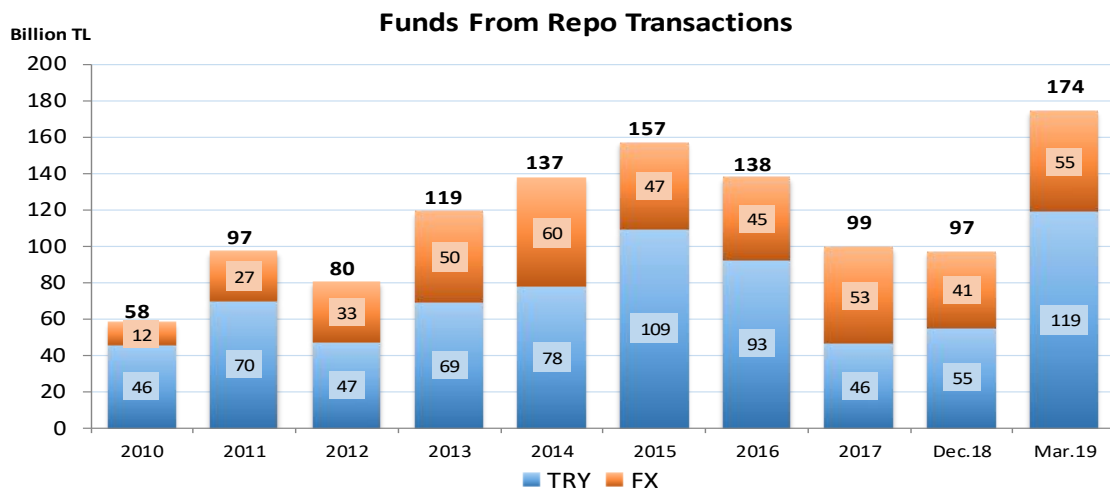


The share of demand deposits in total deposits by their opening maturities is 23% and share of 1-3 month deposits is 50%.

Payables to Banks and Repo Transactions

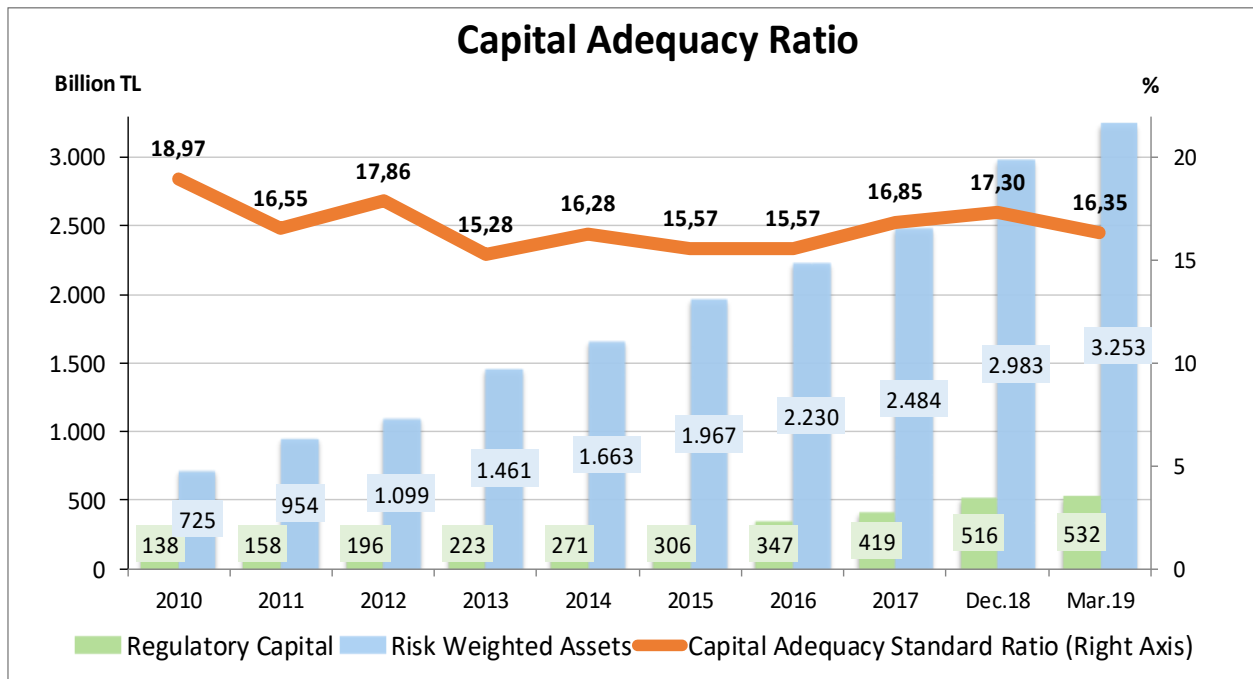


Payables to banks amount to a total of TL 593 billion as TL 59 billion Turkish Lira and TL 535 billion FX.

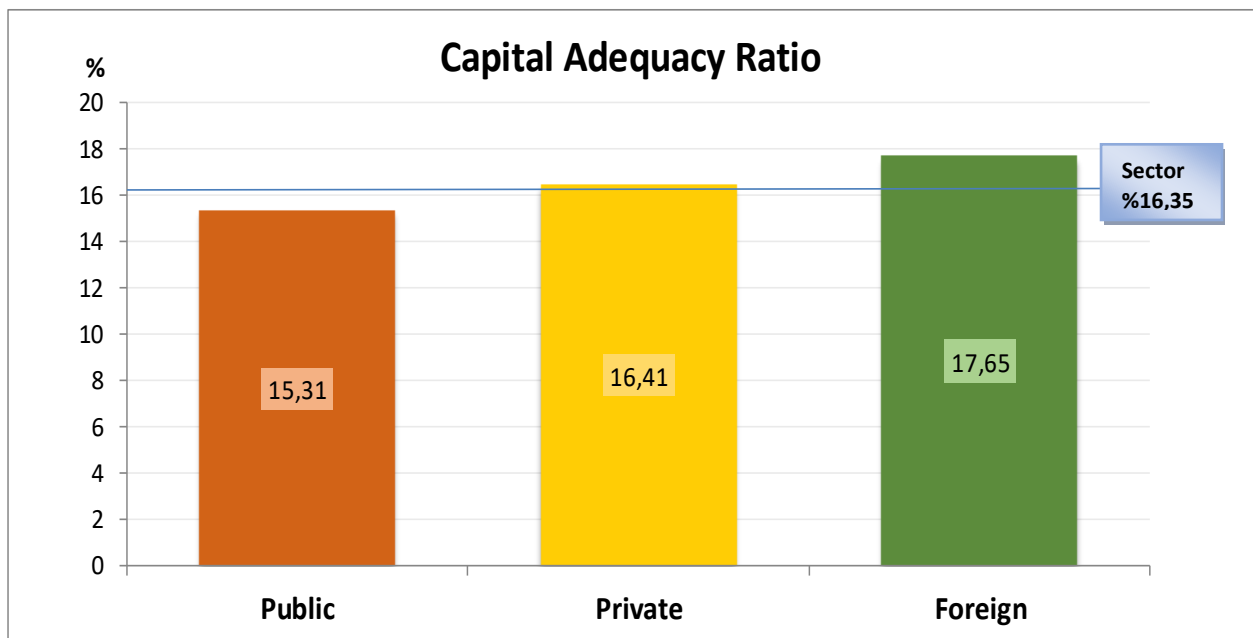


Funds amount from Repo transactions decreased when compared to the previous quarter and realized as TL 174 billion in March 2019.

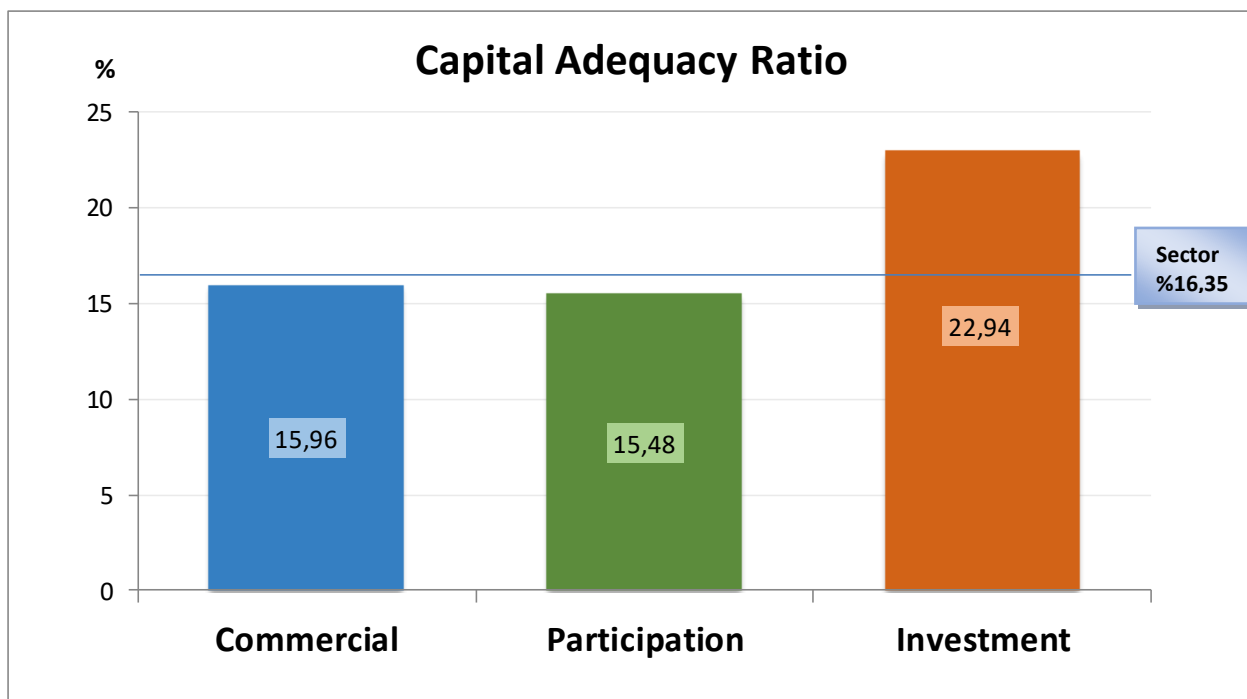
Capital Adequacy



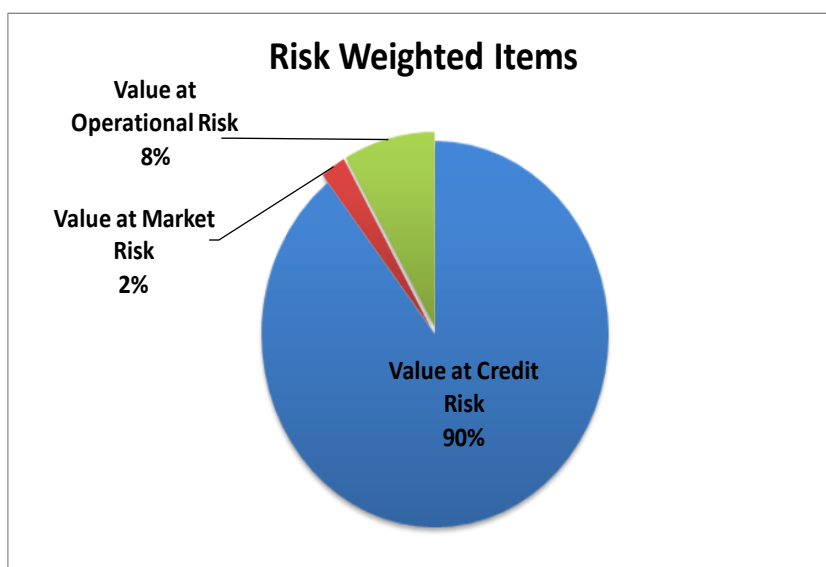
Capital adequacy ratio of Turkish Banking Sector realized as 16,35 % in March 2019.



By bank ownership groups, capital adequacy of foreign banks is above the sector average as 17,65 %.



By function groups, capital adequacy ratio realized as 15,96%, 15,48% and 22,94% for deposit banks, participation banks as well as development and investment banks, respectively.



In capital adequacy calculation, 90% of risk-weighted assets is comprised of amount subject to credit risk, 8% comprised of amount subject to operational risk and 2% 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

March 2019



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DÜZENLEME VE DENETLEME
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