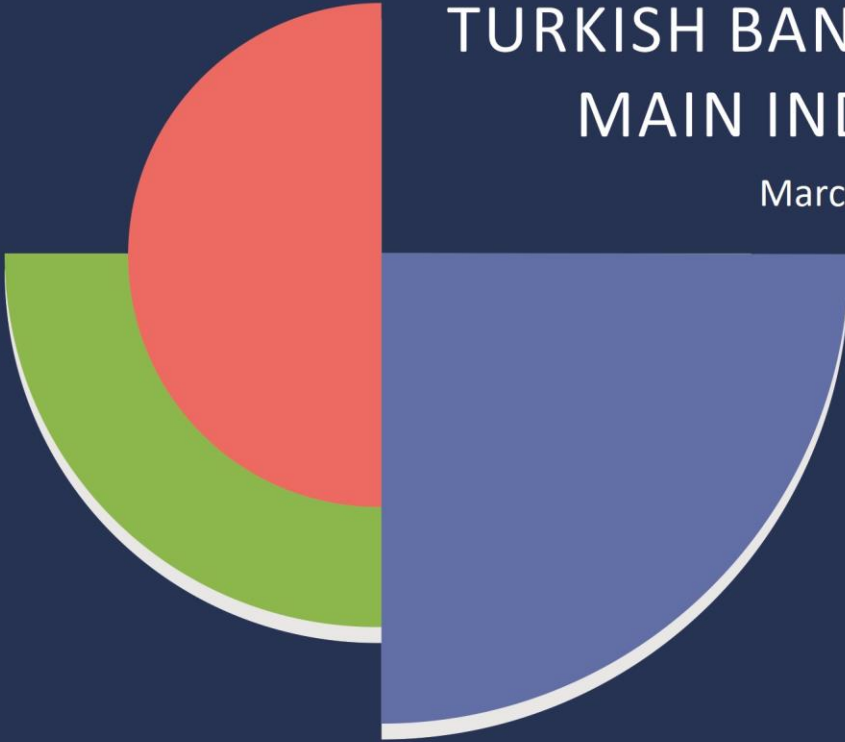




**BANKING  
REGULATION AND SUPERVISION  
AGENCY**



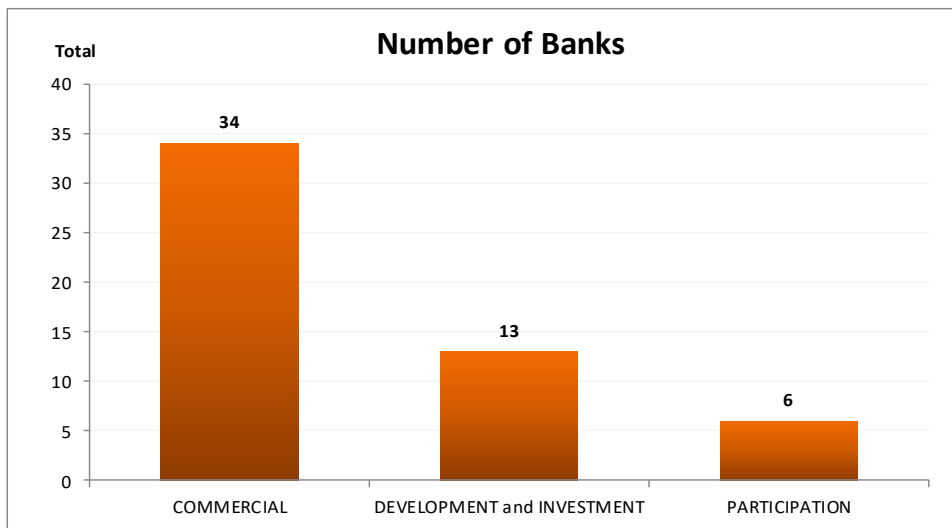
# **TURKISH BANKING SECTOR MAIN INDICATORS**

March 2020

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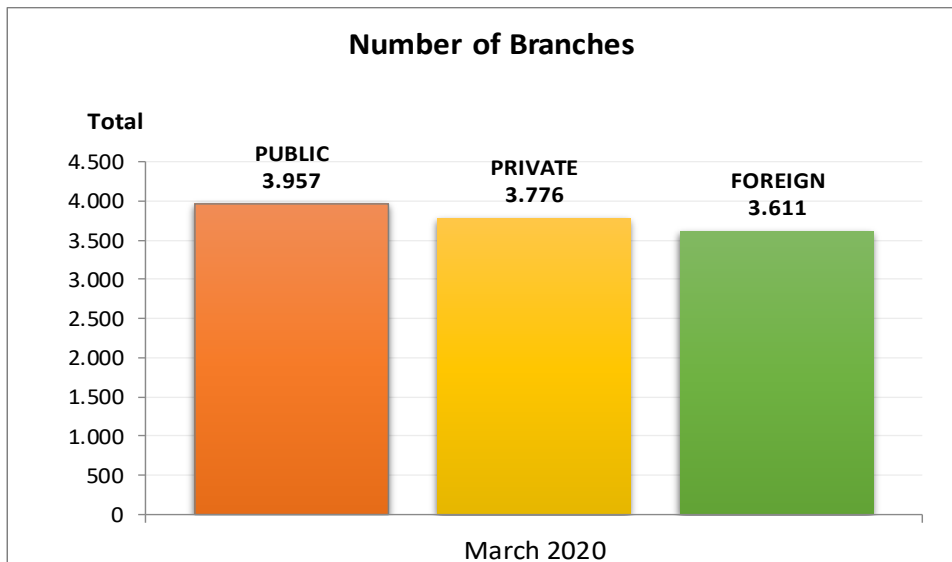
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# Number of Banks, Branches and Personnel

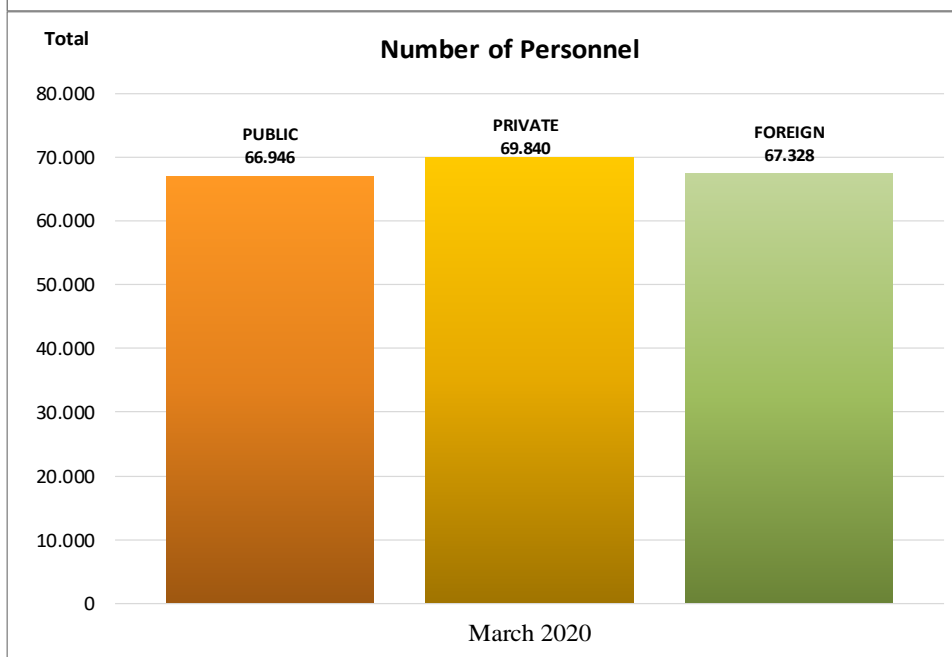


As of March 2020, there are 53 banks operating in Turkish Banking Sector as;

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



Number of branches and personnel in banking sector decreased by 29 and 512, respectively when compared to the previous quarter (March 2020).



As of March 2020 period, number of branches realized as 11.344 while number of personnel realized as 204.114.

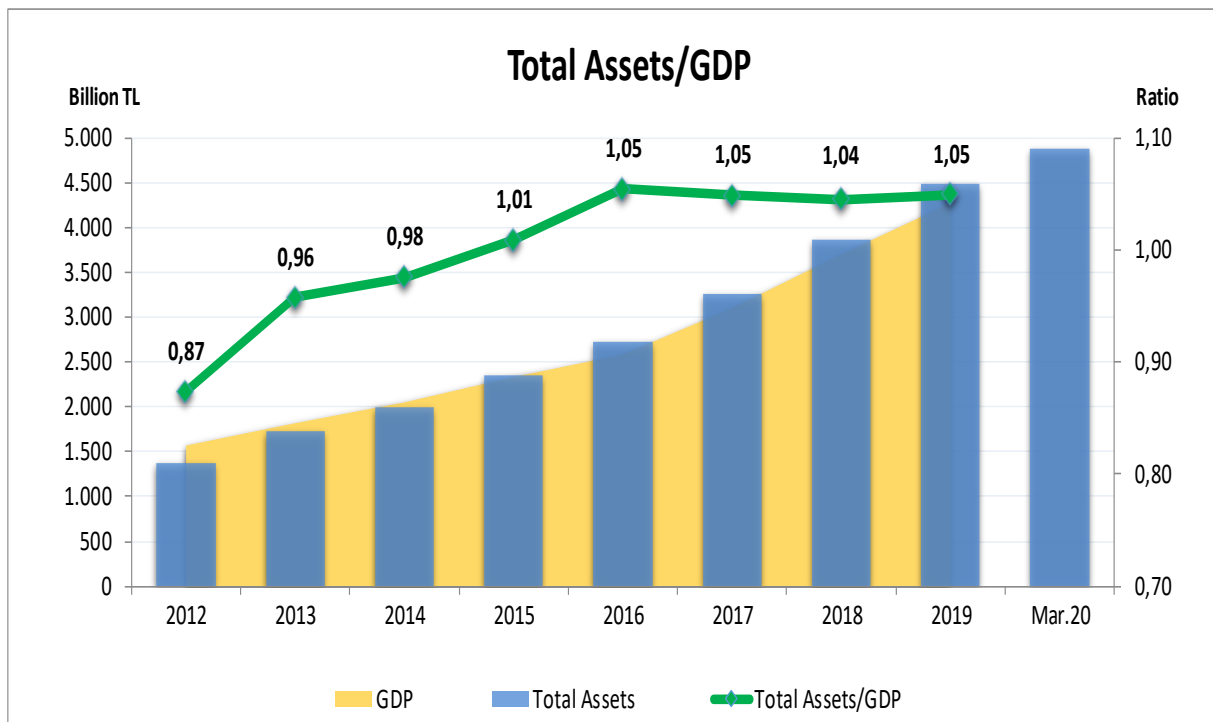
## Selected Balance Sheet Items

ASSETS	Total (Billion TL)	Changes (%) Previous End of Year
CASH and CASH EQUIVALENTS*	460	2,2
REQUIRED RESERVES	193	-0,1
LOANS	2.897	9,1
NON-PERFORMING LOANS (GROSS)	152	0,5
SECURITIES	748	13,2
OTHER ASSETS	575	8,4
<b>TOTAL ASSETS</b>	<b>4.873</b>	<b>8,5</b>
LIABILITIES		
DEPOSITS	2.796	8,9
DUE TO BANKS	561	5,1
FUNDS FROM REPO TRANSACTIONS	194	26,1
SECURITIES ISSUED	210	8,6
EQUITIES	500	1,6
OTHER LIABILITIES	612	11,0
<b>TOTAL LIABILITIES</b>	<b>4.873</b>	<b>8,5</b>
* Sum of Cash, Receivables from Central Bank, Money Market, and banks items		

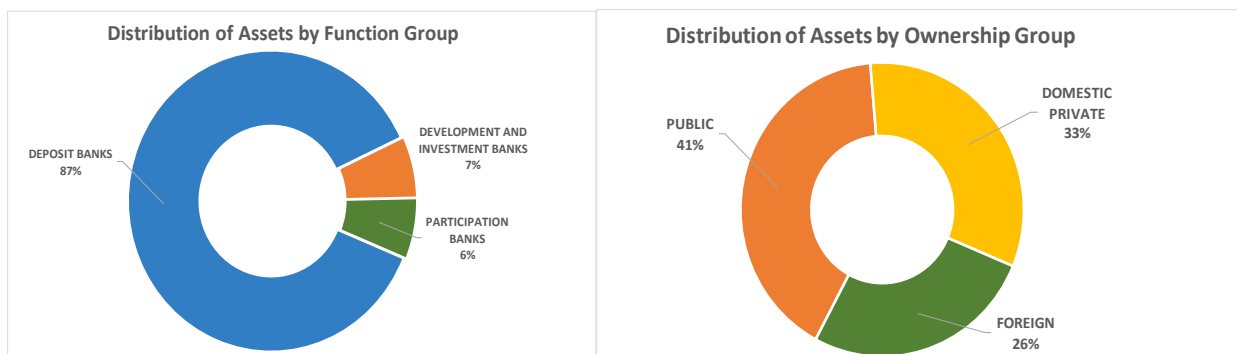
Total assets of Turkish Banking Sector increased by 8,5% to TL 4.873 billion in March 2020 when compared to the previous year-end.

OFF-BALANCE SHEET ITEMS	Total (Billion TL)	Changes (%) Previous End of Year
Contingencies	861	5,7
Commitments	4.427	10,5
- Derivative Financial Instruments	3.519	9,2
- Other Commitments	908	15,9

Of off-balance sheet items,  
 - Contingencies increased by 5,7%;  
 - Derivative financial assets increased by 9,2%  
 In March 2020 when compared to the previous year-end.



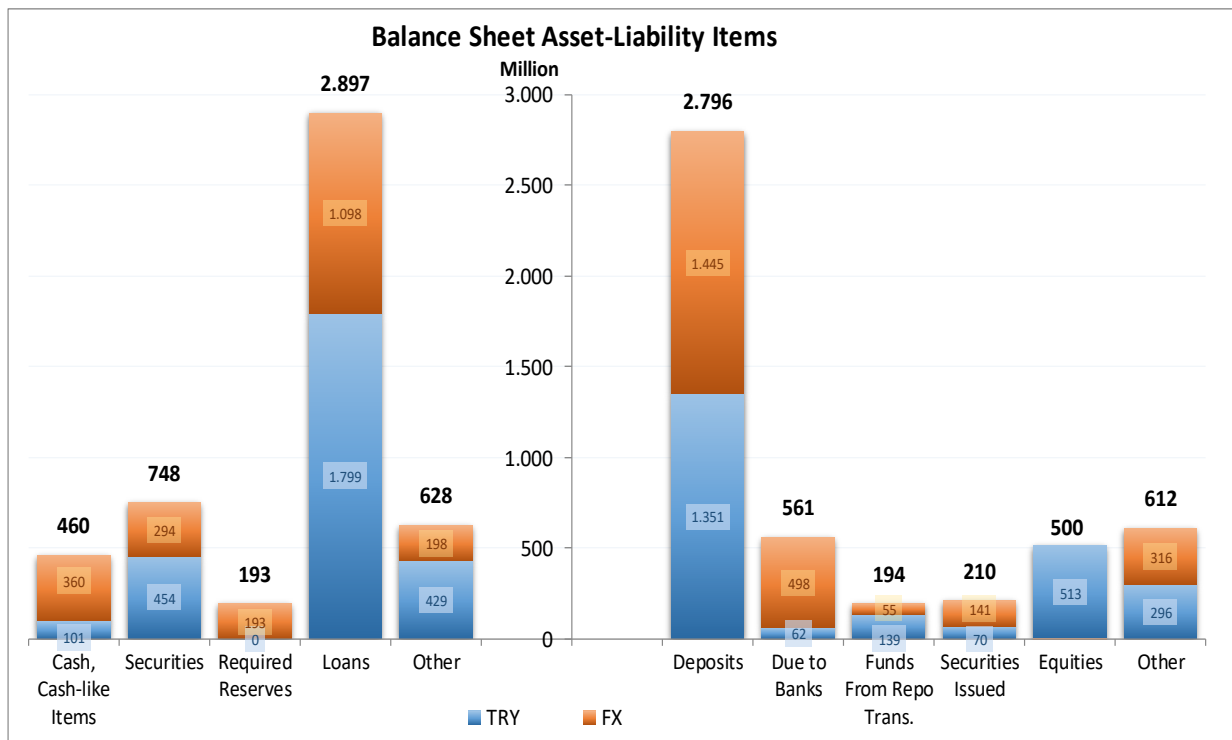
The ratio of asset size of Turkish Banking Sector to GDP realized as 1,05 as of end-2019.



As of March 2020; share of deposit banks, participation banks and development and investment banks in total assets of the banking sector realized as 87%, 6% and 7% respectively.

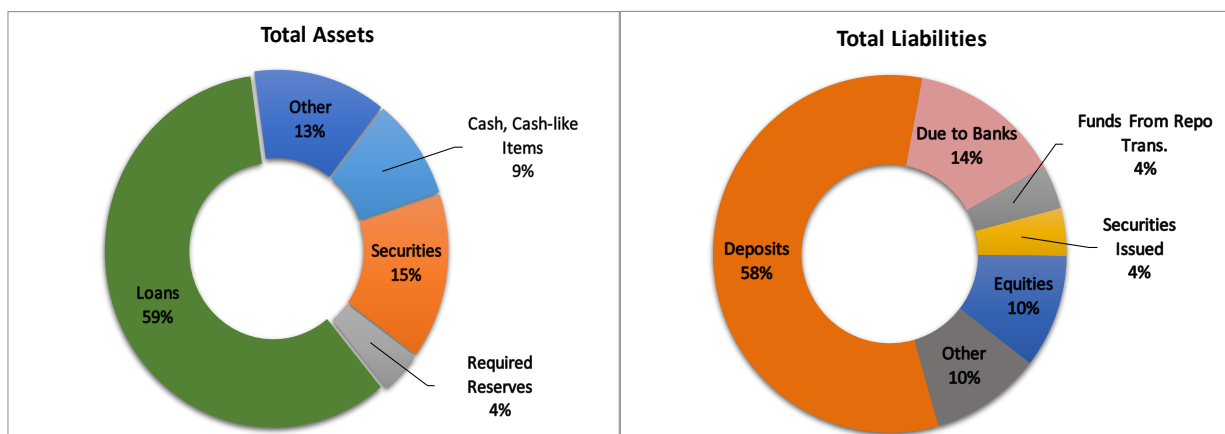
According to the ownership group; share of public, domestic private and foreign banks in total assets of the banking sector realized 41%, 33% and 26% respectively.

## 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 50%.

The share of FX loans in total loans is 38% while the ratio of FX deposit to total deposit is 52%.

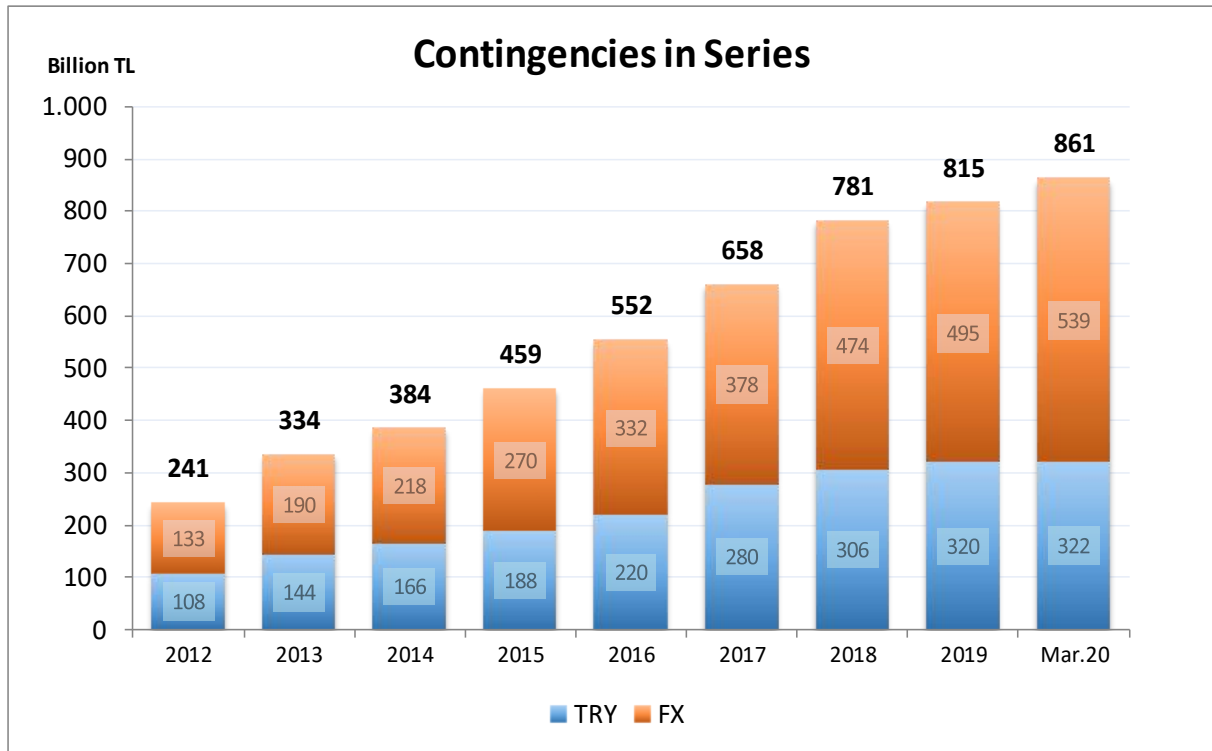


The share of loans, securities and required reserves in total assets realized as 59%, 15% and 4%, respectively.

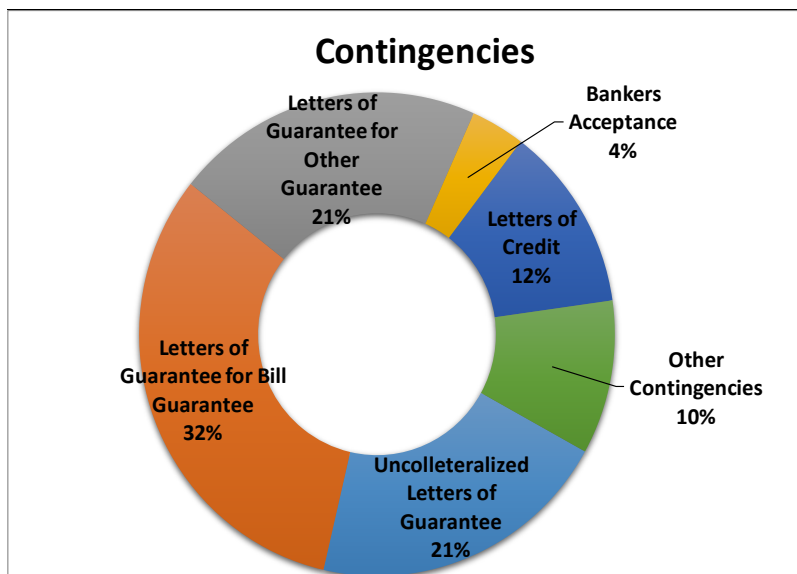
While deposit has the biggest share by 58% in total liabilities, share of payables to banks is 14% and funds from repo is 4%.

The share of equities in total liabilities is 10%.

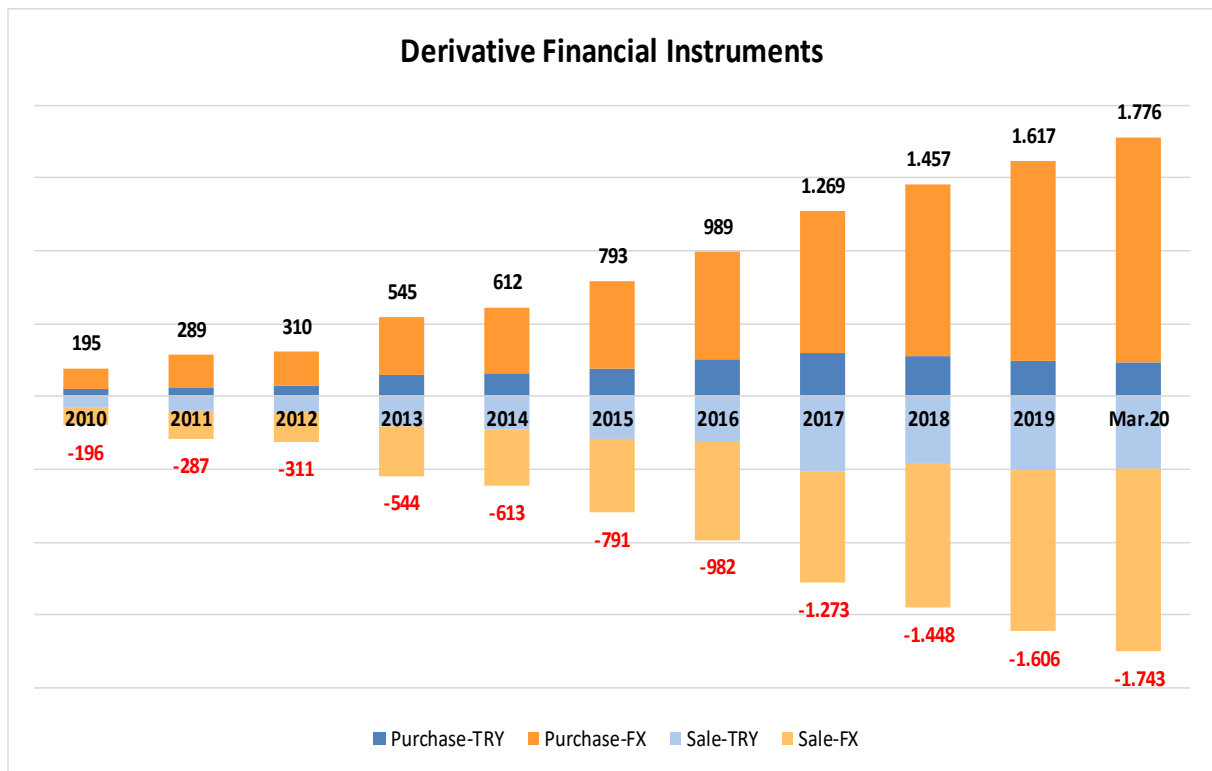
## Off-Balance Sheet Figures



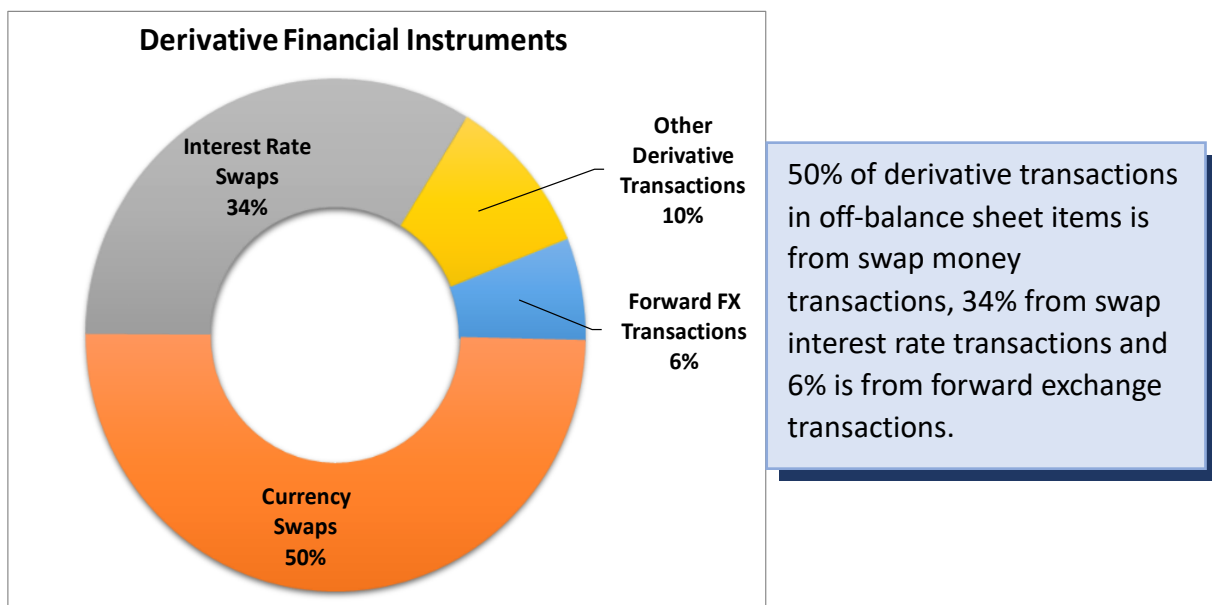
As of March 2020, size of contingencies realized as TL 861 billion.



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

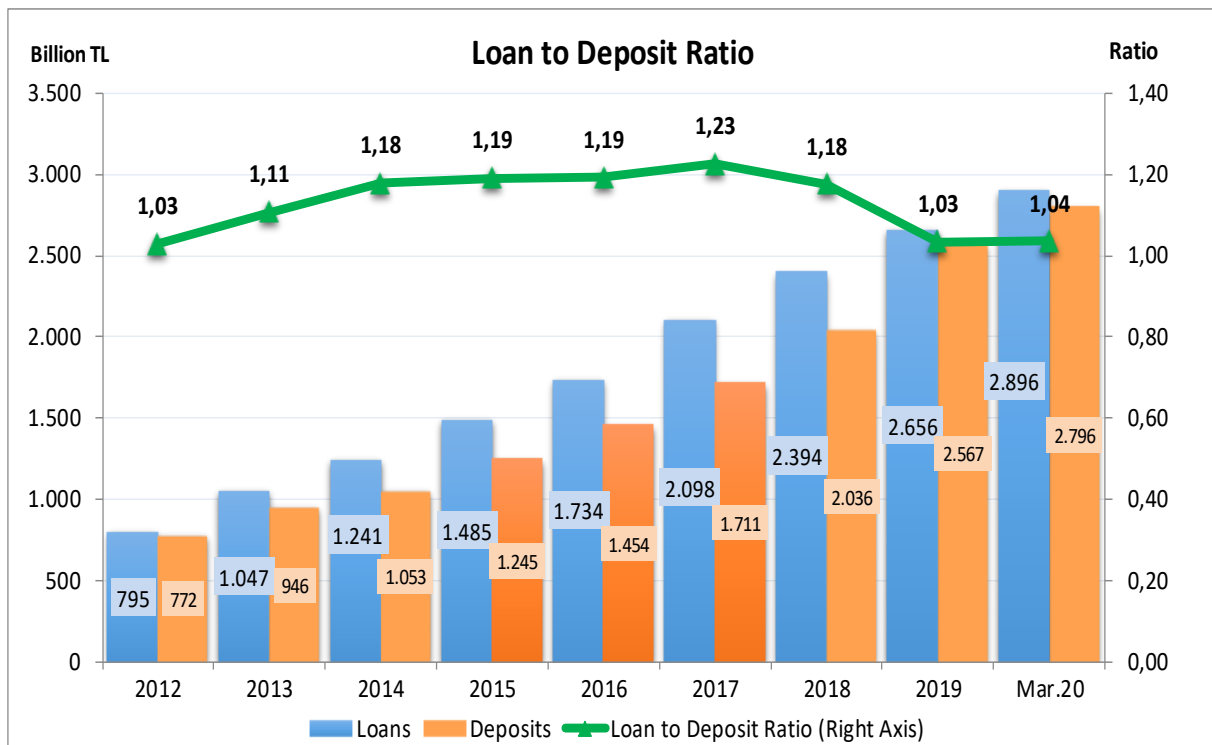


As of March 2020, derivative purchase amount realized as TL 1.776 billion and derivative sales amount realized as TL 1.743 billion.



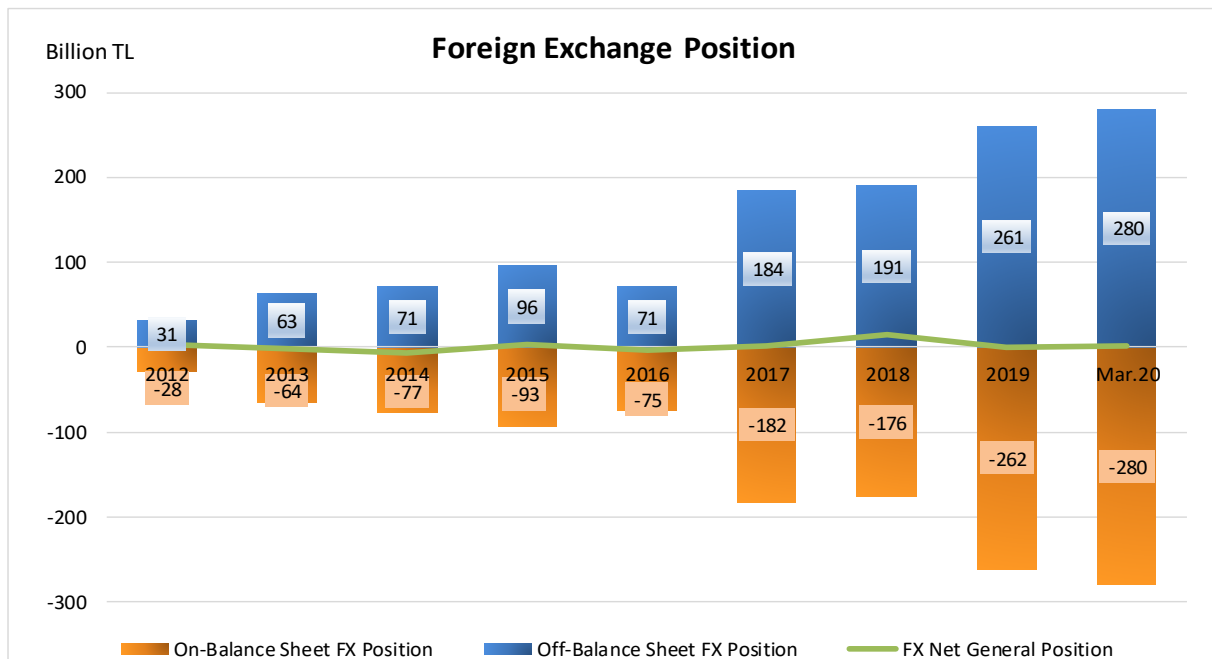


## Development of Main Figures



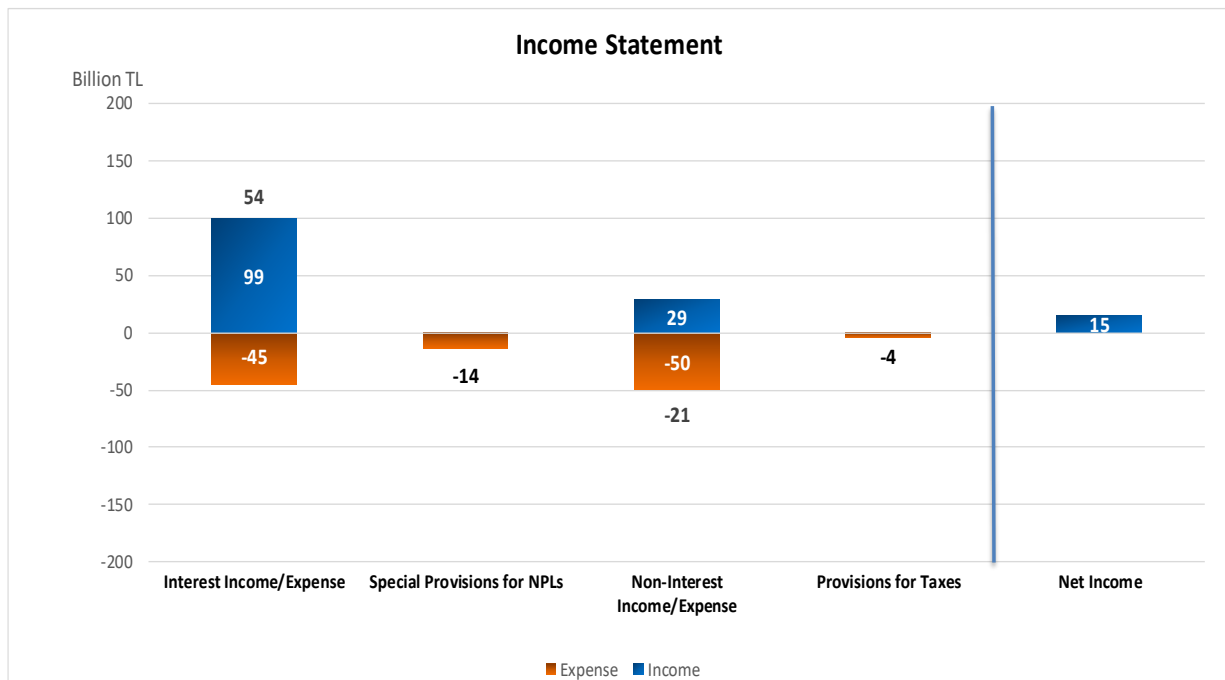
While loans in the third quarter of the year realized as TL 2.896 billion, deposit realized as TL 2.796 billion. Conversion ratio of deposit to loans is 1,04 as of March 2020.

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

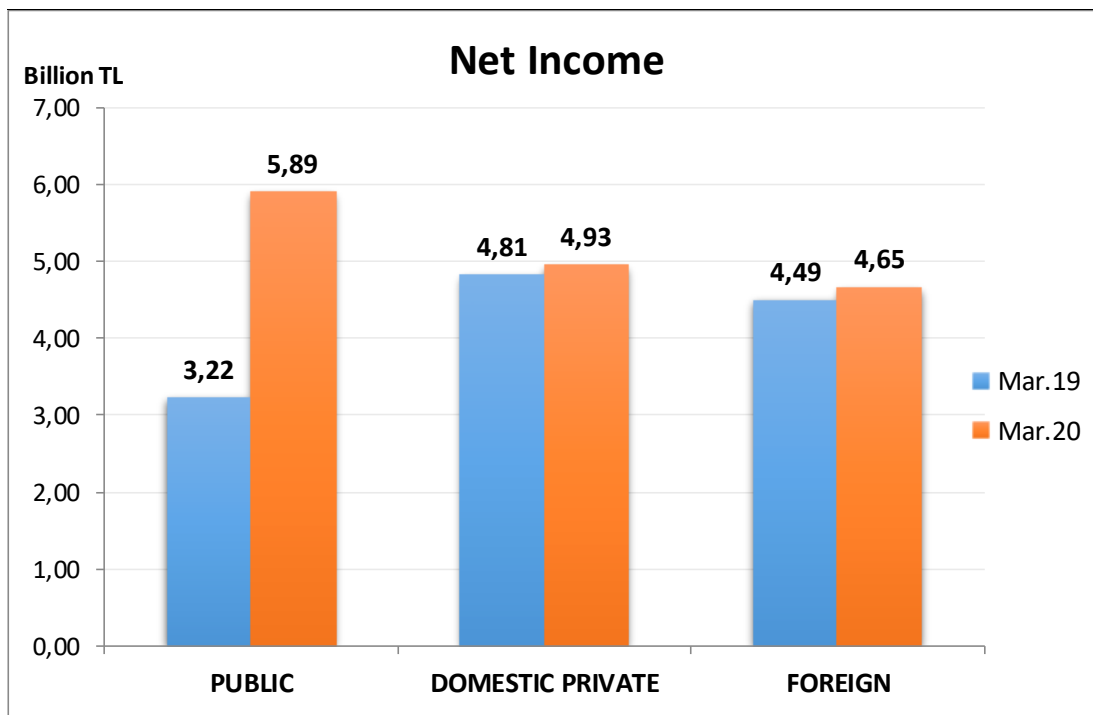


Off-balance sheet FX position has a surplus of TL 280 billion while on-balance sheet FX position has a deficit of TL 280 billion and FX Net General Position has an equal approximately.

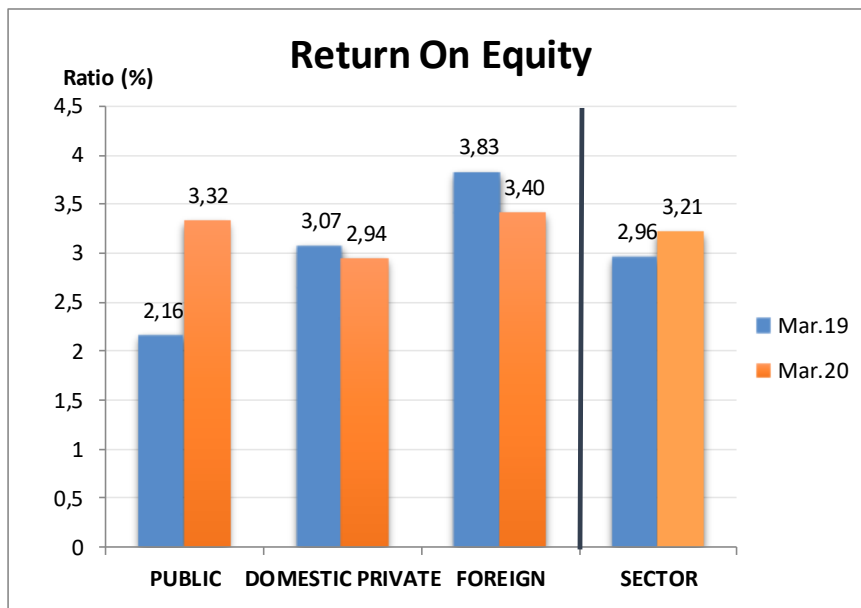
# PROFITABILITY



In the income statement of banking sector, interest income realized as TL 90 billion and interest expense realized as TL 45 billion. As of March 2020, net income of Turkish Banking Sector is TL 15 billion.

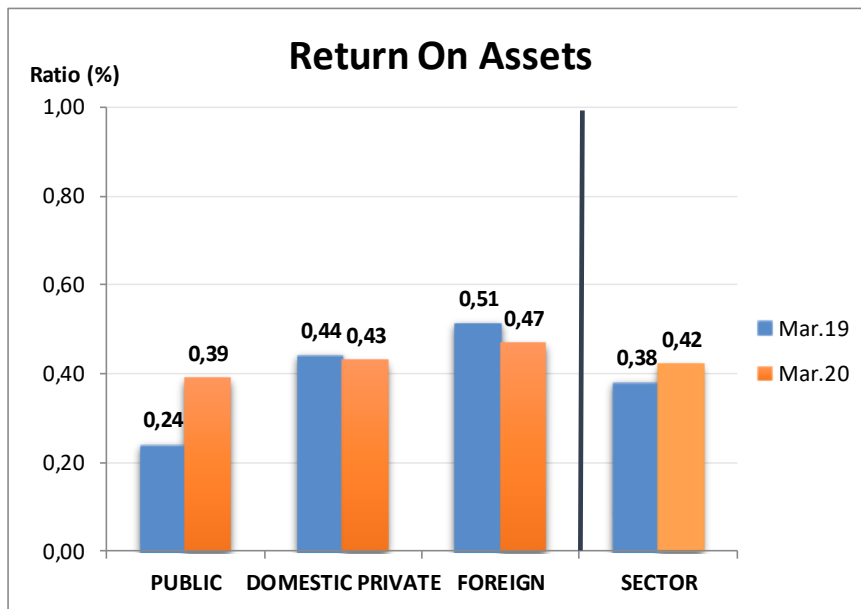


Net income of March 2020 period increased in public, domestic private and foreign bank groups when compared to the same period of 2018.

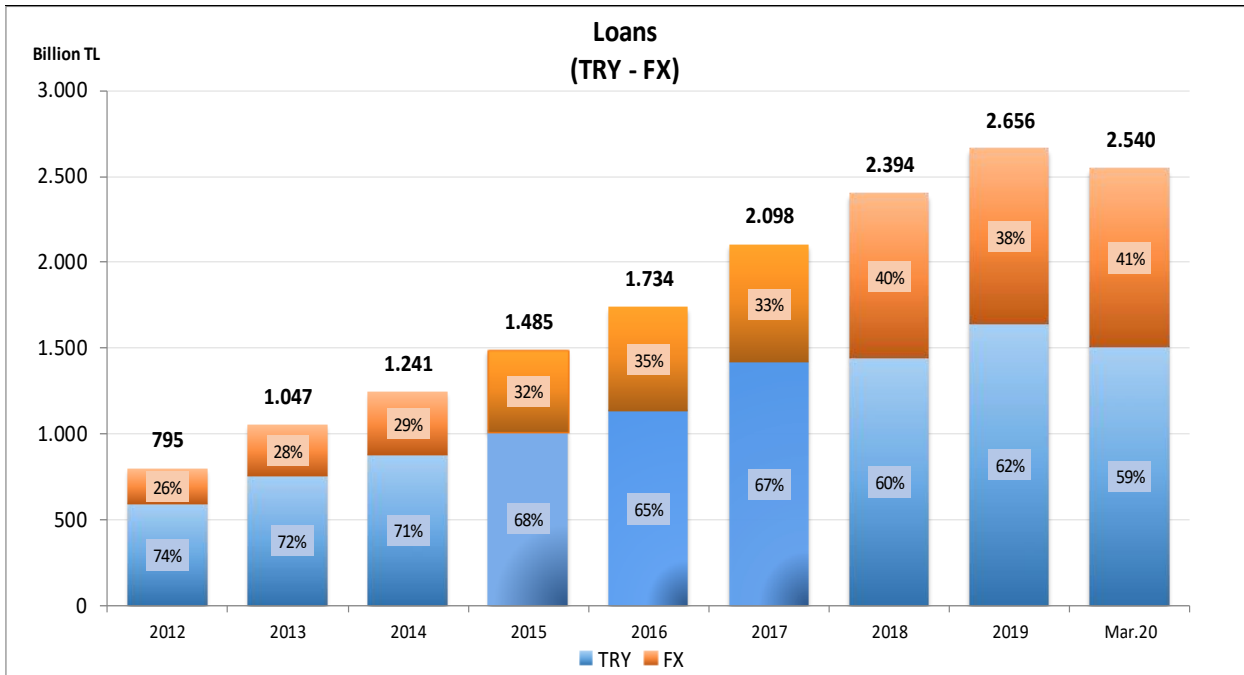


ROE of Turkish banking sector realized higher in public, domestic private and foreign banks groups when compared to the same period of the previous year.

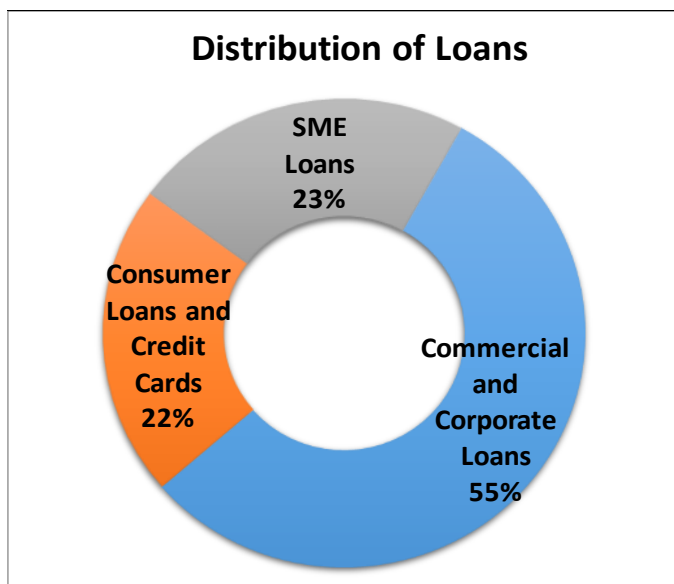
ROA of Turkish banking sector as of March 2020 realized higher as to the same period of the previous year.



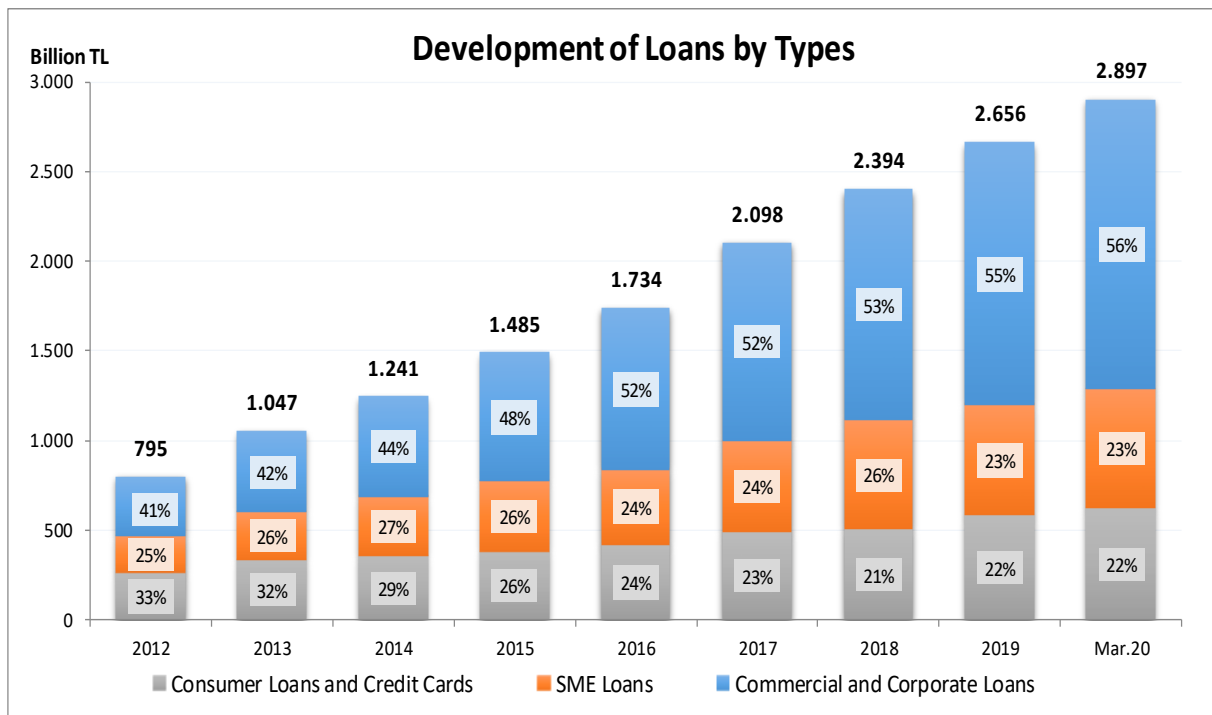
# LOANS



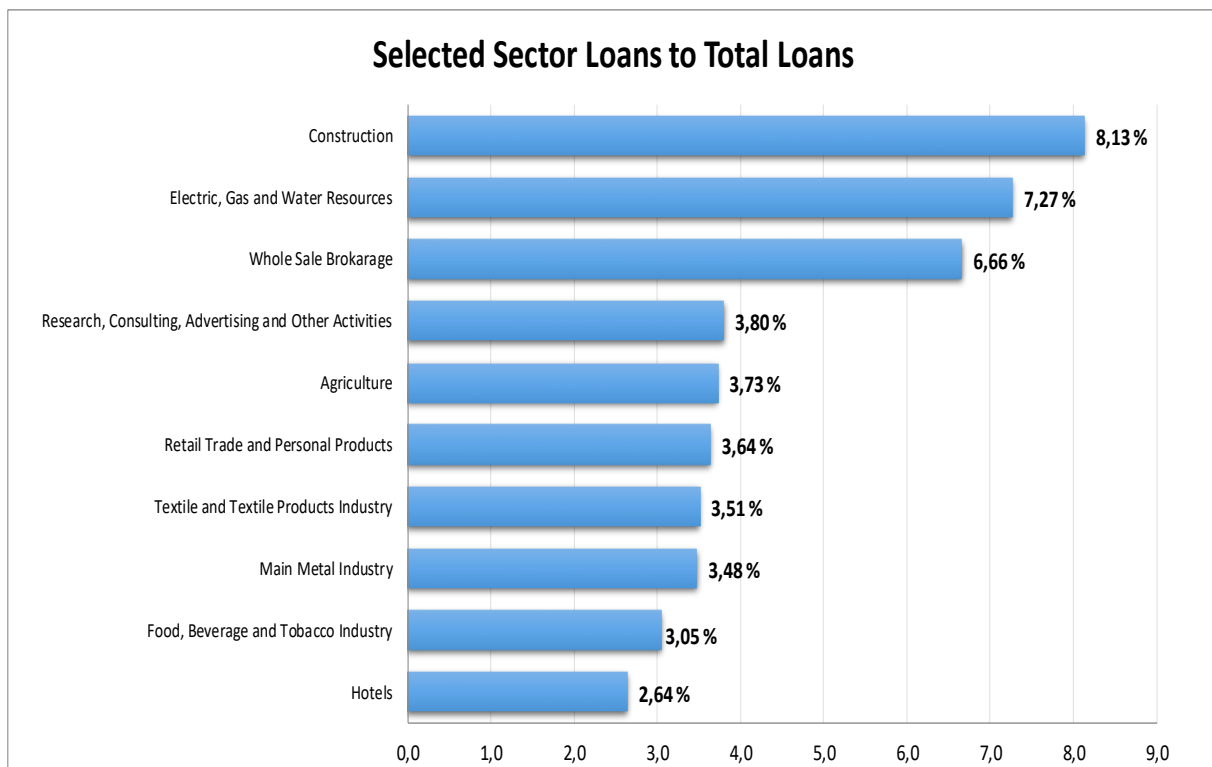
As of March 2020, total loans amount to TL 2.540 billion and TL 1.506 billion of the mentioned amount is comprised of TL loans while TL 1.032 billion is comprised of FX loans.



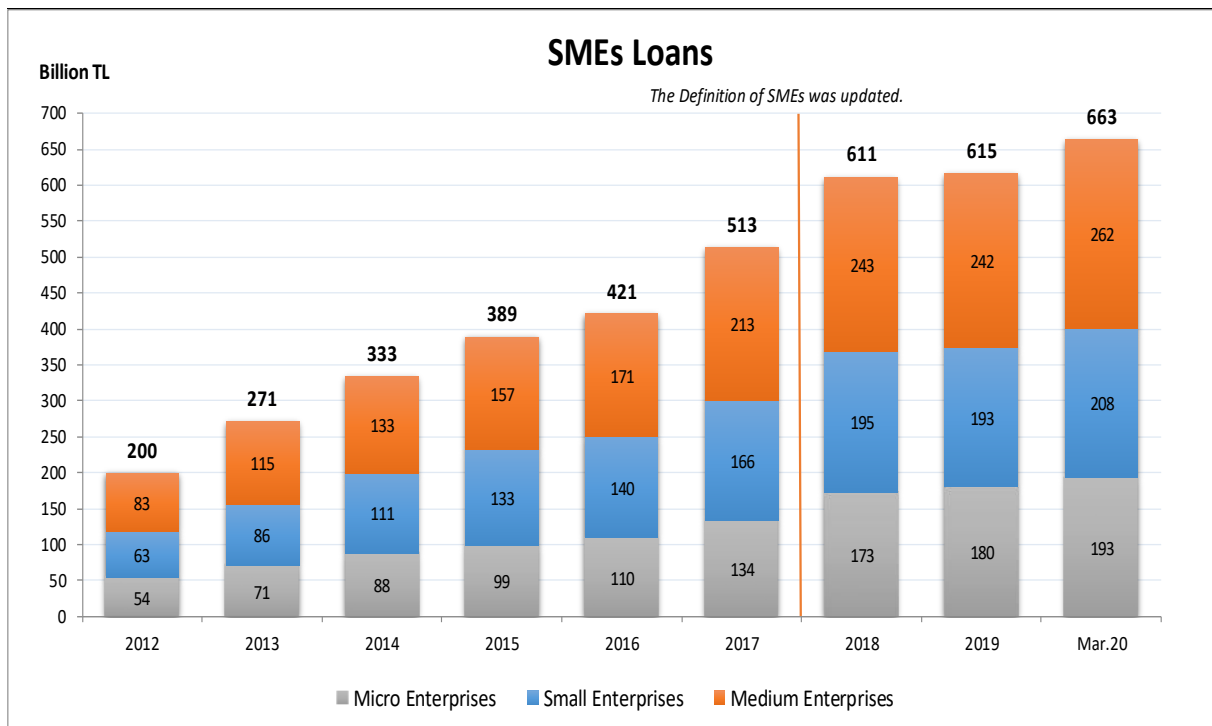
Share of commercial and corporate loans is 55%, share of SMEs loans is 23% and share of consumer loans (including credit cards) is 22% in total loans.



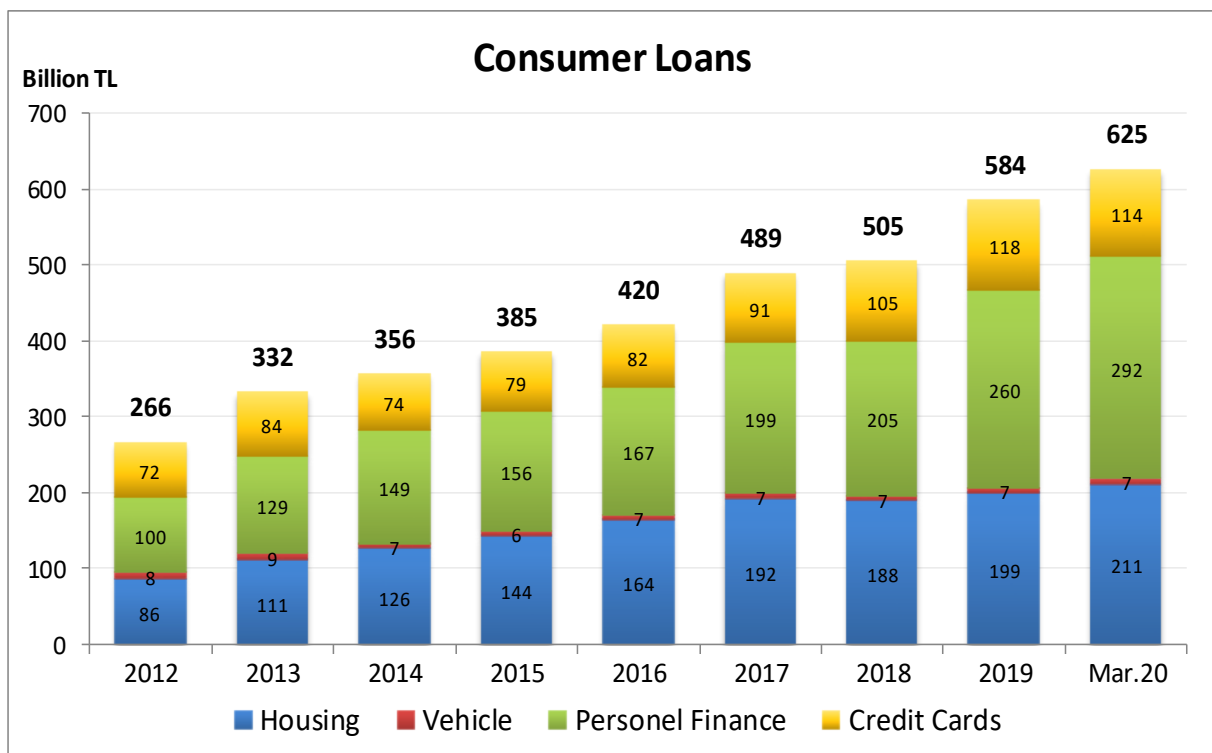
As of March 2020; commercial and corporate loans realized as TL 1.609 billion, SMEs loans as TL 663 billion while consumer loans and credit cards realized as TL 625 billion.



The share of construction sector is 8,13% and share of electric, gas and water resources sector in total loans is 7,27%.

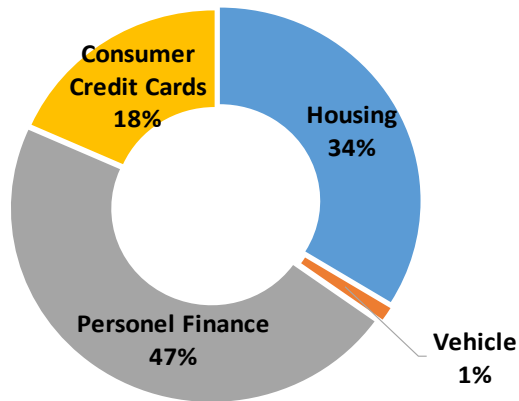


According to operating classes, medium enterprises SMEs loans increased when compared to the previous quarter.



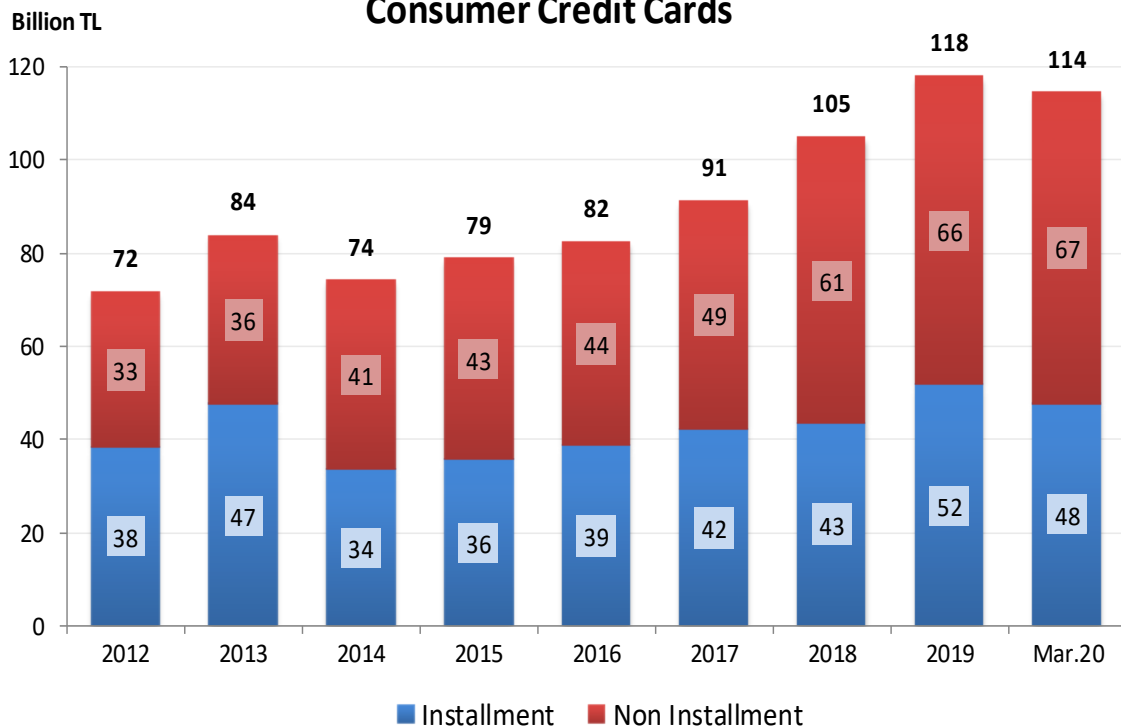
In March 2020 period, consumer loans increased as to the previous quarter and realized as TL 625 billion. Housing loans, credit cards as well as personal finance loans realized as TL 211 billion, TL 114 billion and TL 292 billion, respectively.

### Distribution of Consumer Loans



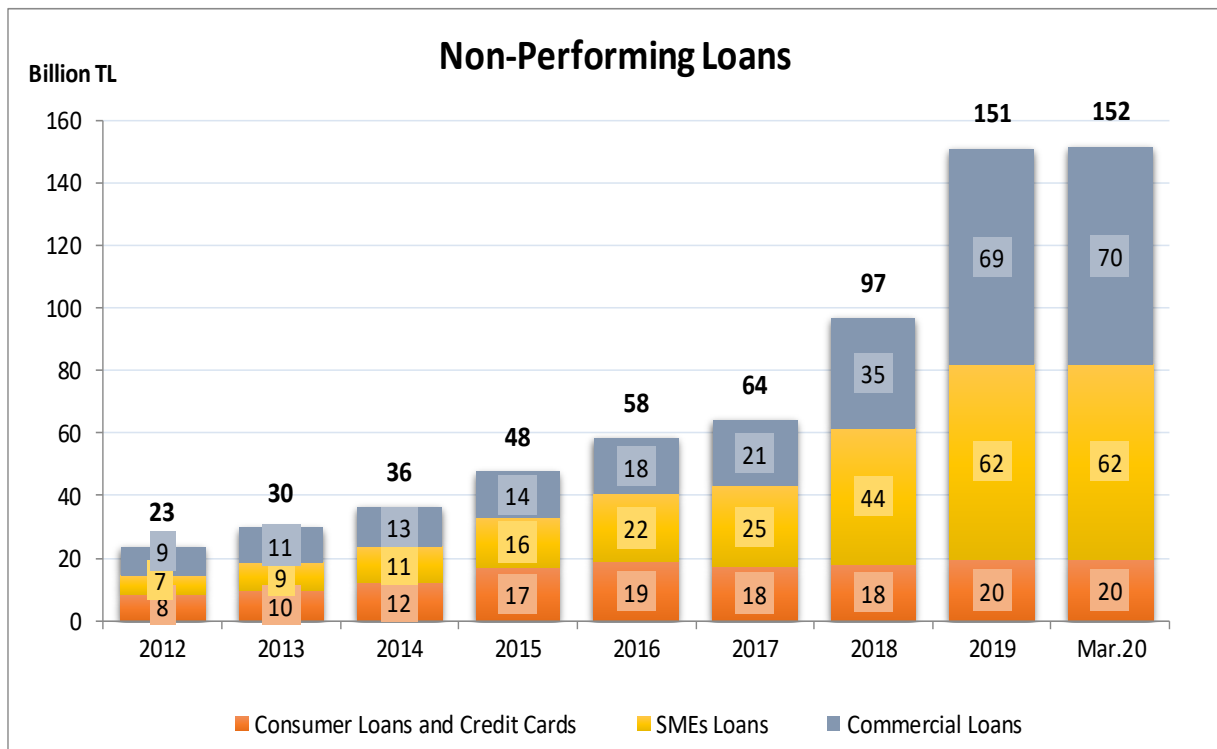
In consumer loans, the share of personal finance loans is 47%, housing loans 34% and share of credit cards is 18%.

### Consumer Credit Cards

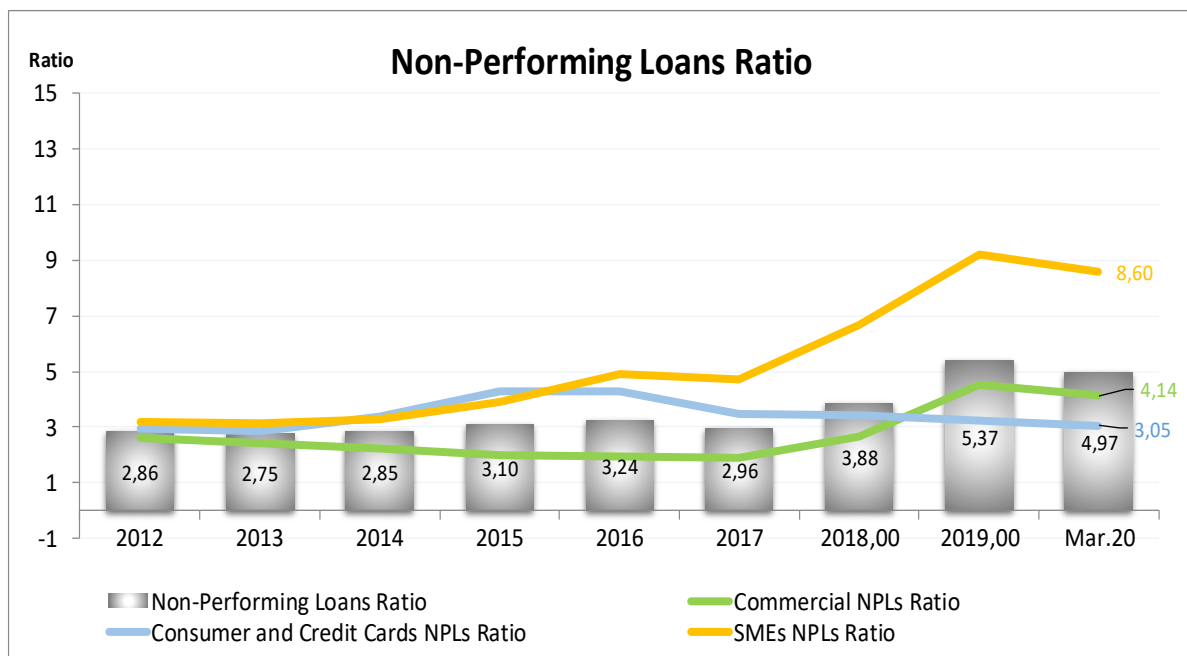


Personal credit cards amount increased when compared to the previous period and realized as TL 114 billion in March 2020.

# Non-performing Loans



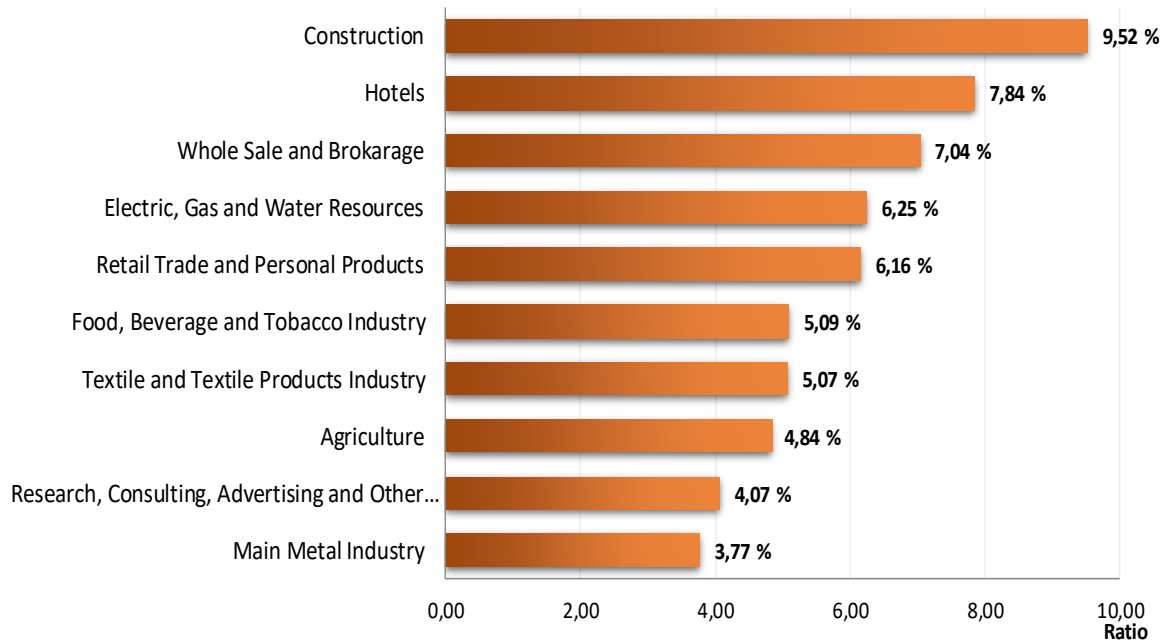
As of March 2020, gross amount of NPLs is TL 152 billion.



NPLs to Loans ratio in banking sector realized as 4,97% in March 2020.

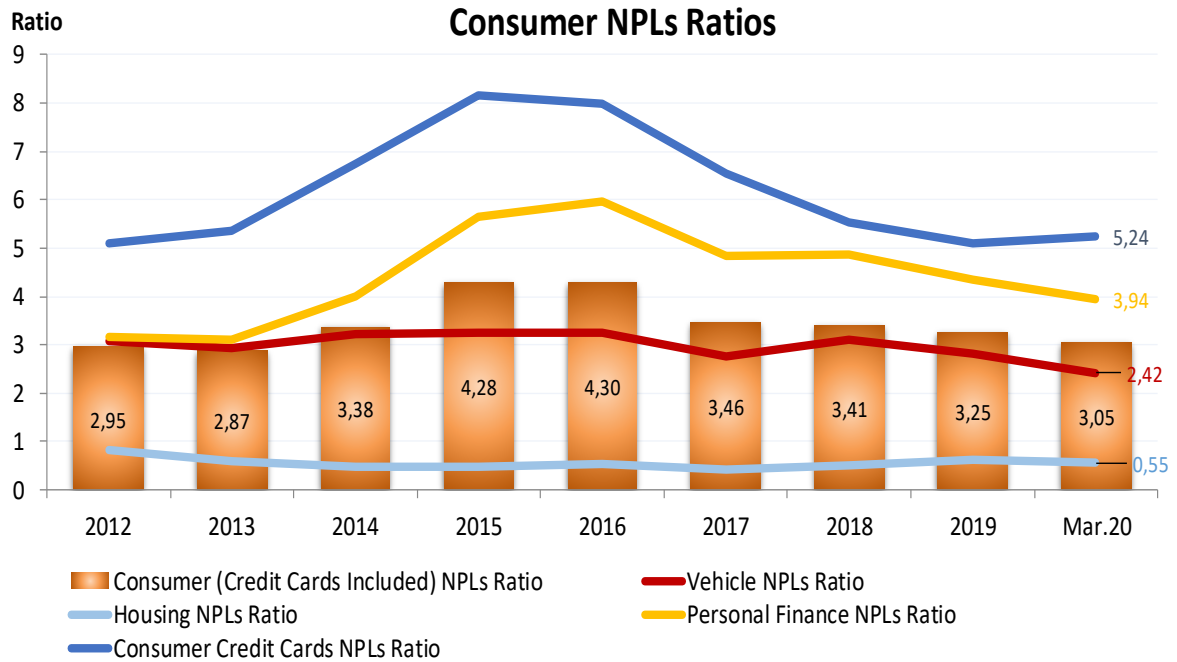


### Selected Sectors NPLs Ratios



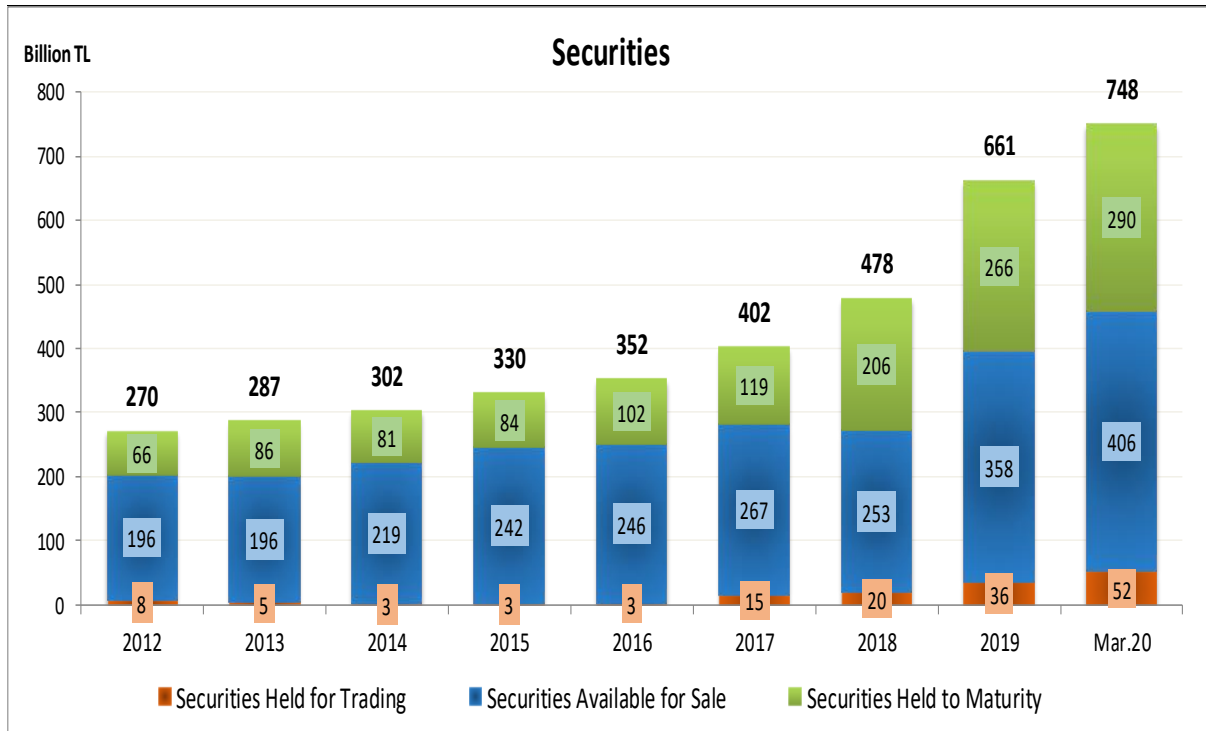
NPLs to Loans ratio in sectoral loans realized as 9,52% in construction sector, 7,84% in hotels sector and 7,04% in whole sale and brokerage sector.

### Consumer NPLs Ratios

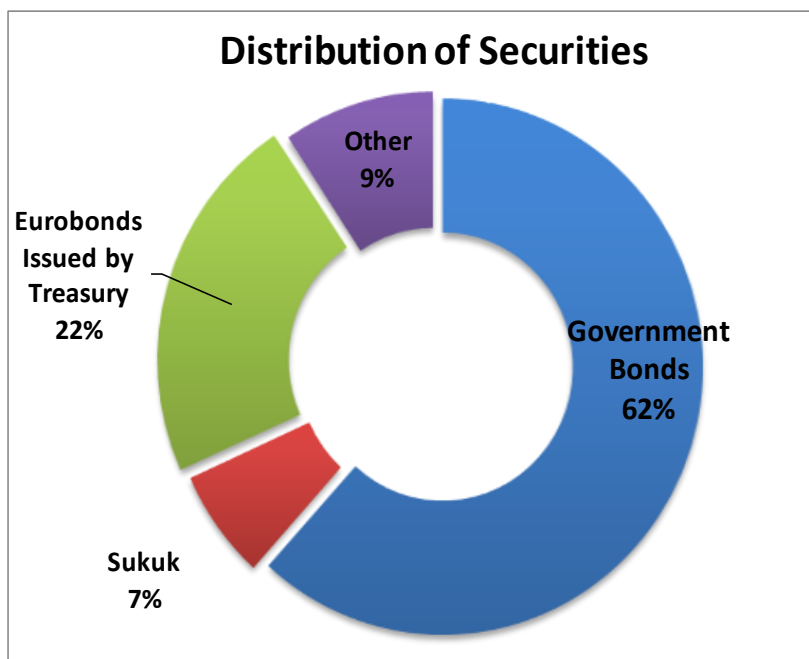


NPLs to Loans ratio of consumer loans (including personal credit cards) realized as 3,05% in March 2020 period.

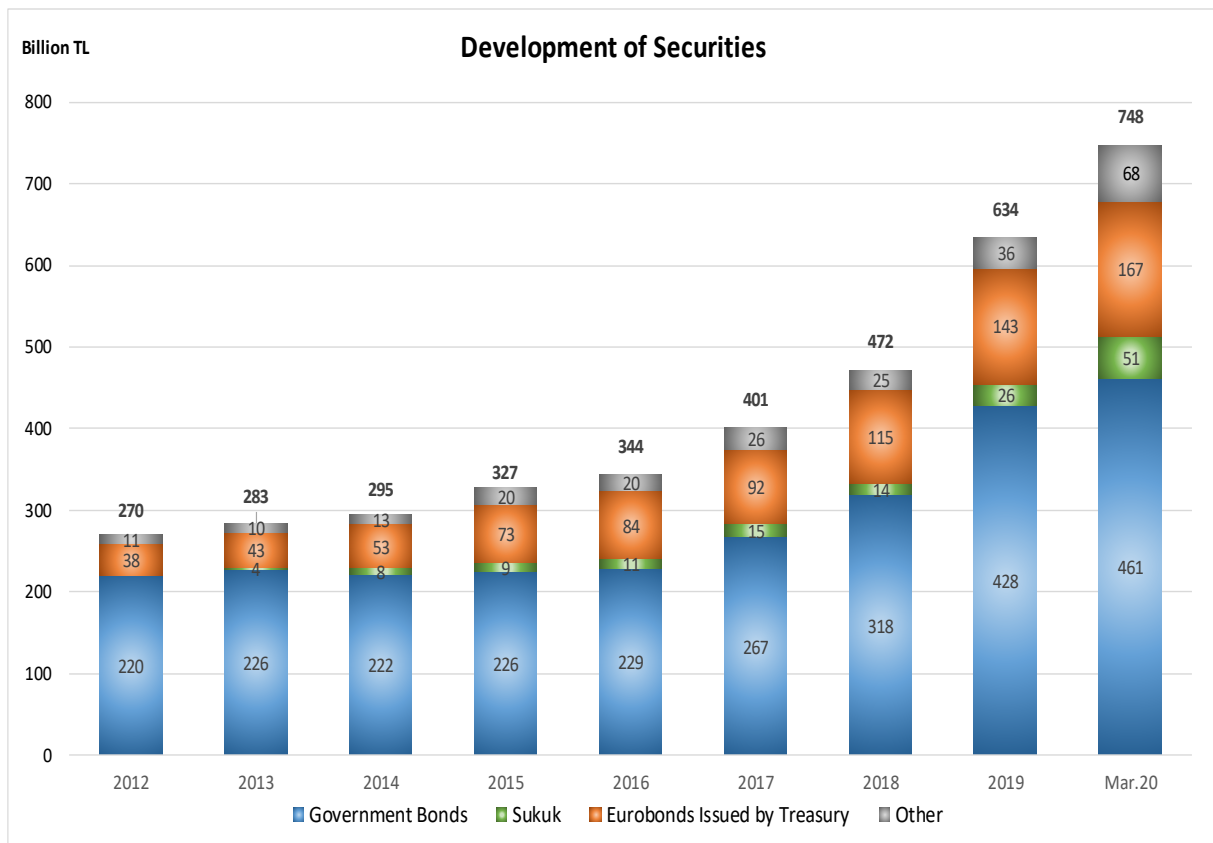
# Securities



Total securities increased when compared to the previous quarter and realized as TL 748 billion.

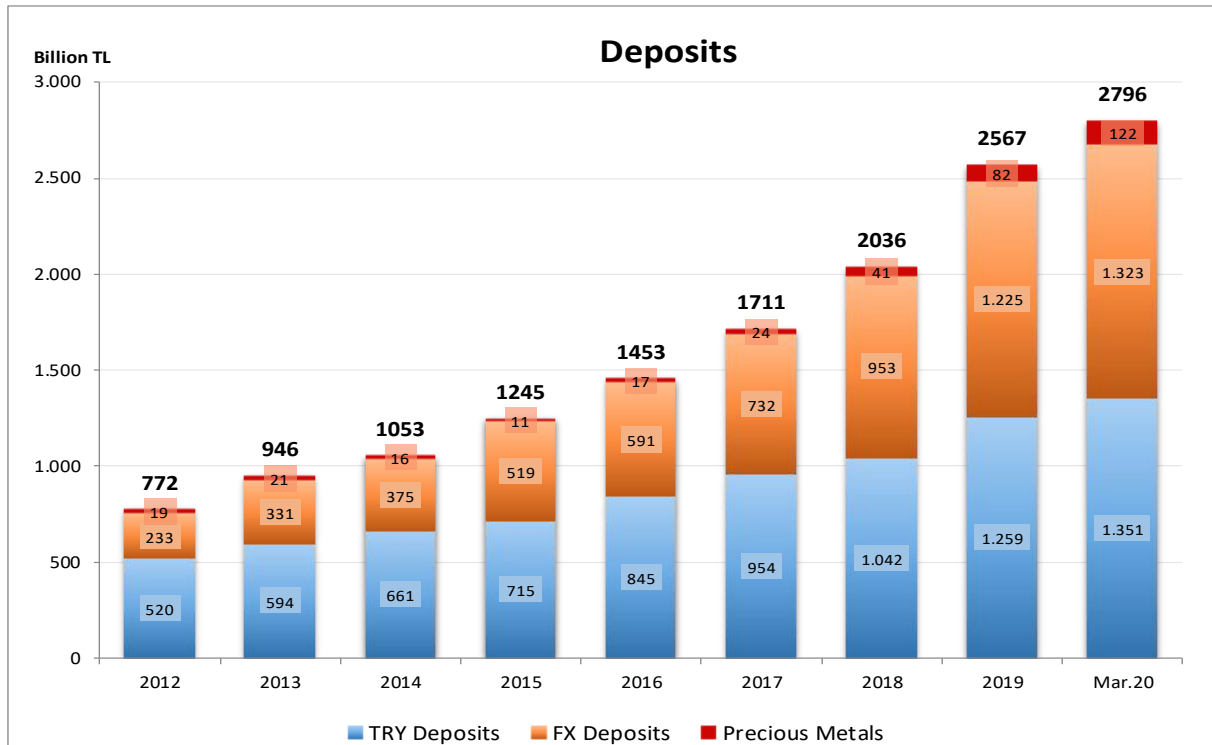


62% of securities are comprised of Government bonds, 22% are Eurobonds issued by Treasury and 7% are comprised of sukuk.

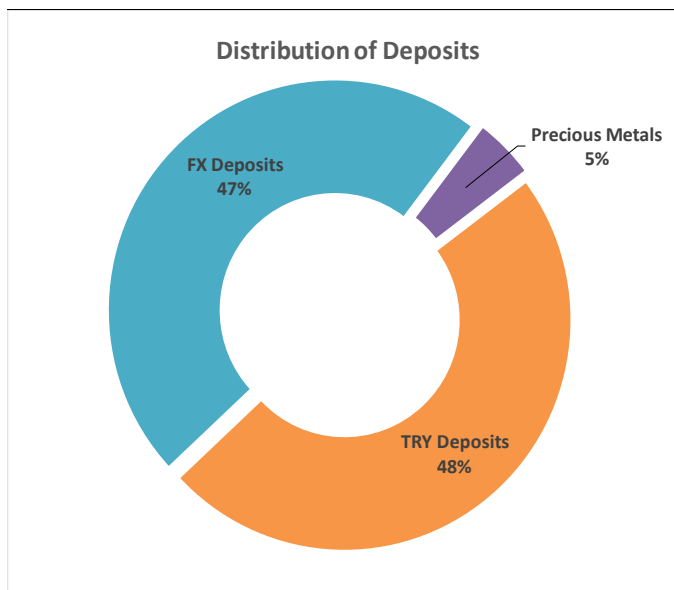


As of March 2020; Government Bonds realized as TL 461 billion, Eurobonds Issued by Treasury as TL 167 billion while Sukuk realized as TL 51 billion.

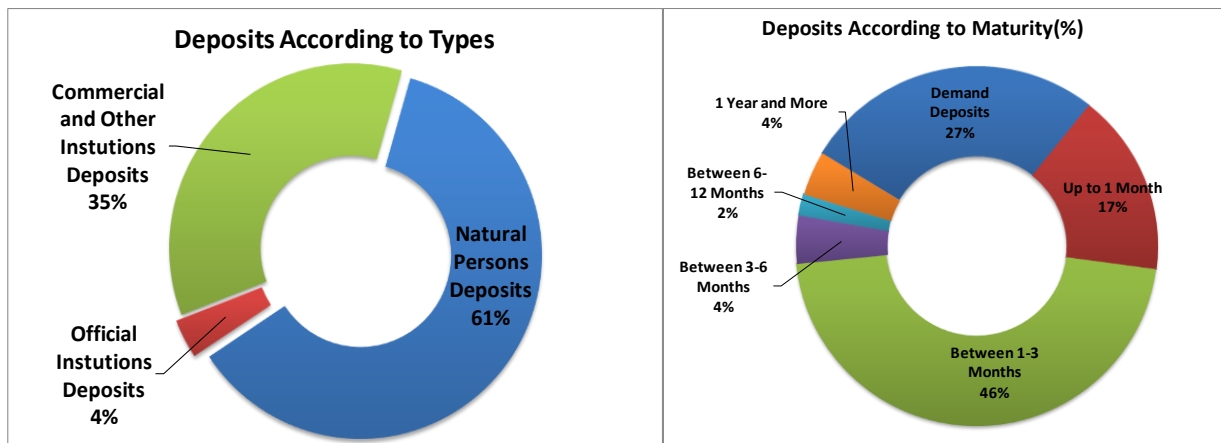
# Deposits



TL 1.351 billion of total deposits is comprised of TL Deposits /Participation Funds, TL 1.323 billion comprised of FX Deposits Account/Participation Funds and TL 122 billion is comprised of precious metals accounts.

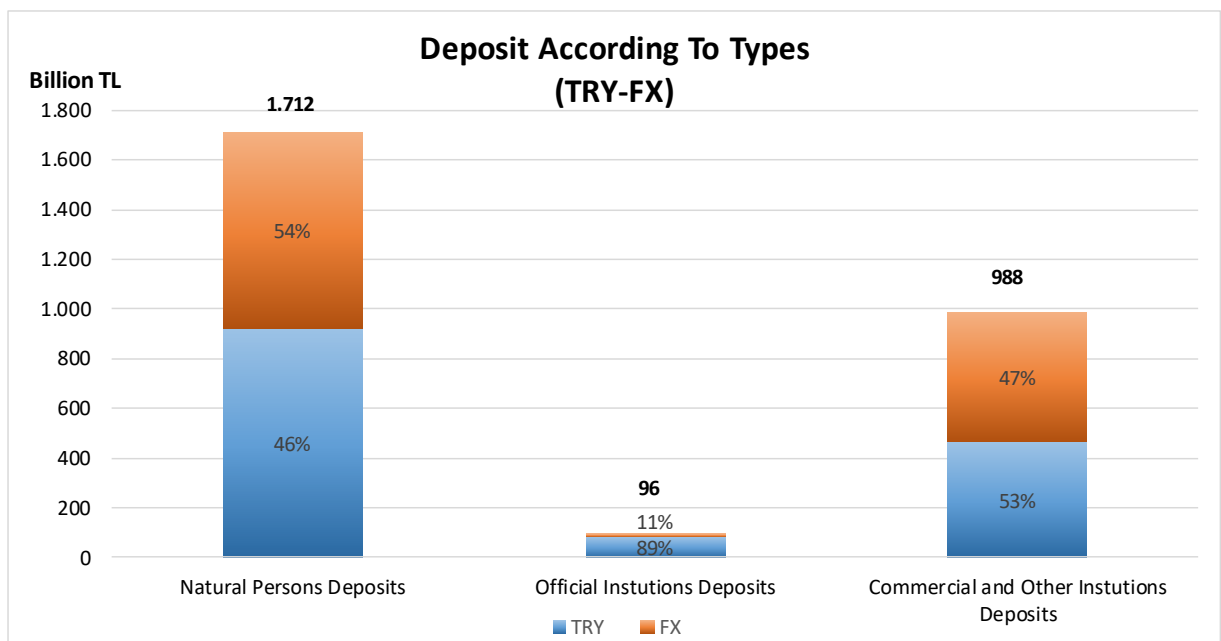


48% of total Deposits are TRY Deposits/Participation funds, 47% of FX Deposits/Participation funds and 5% of Precious Metals.



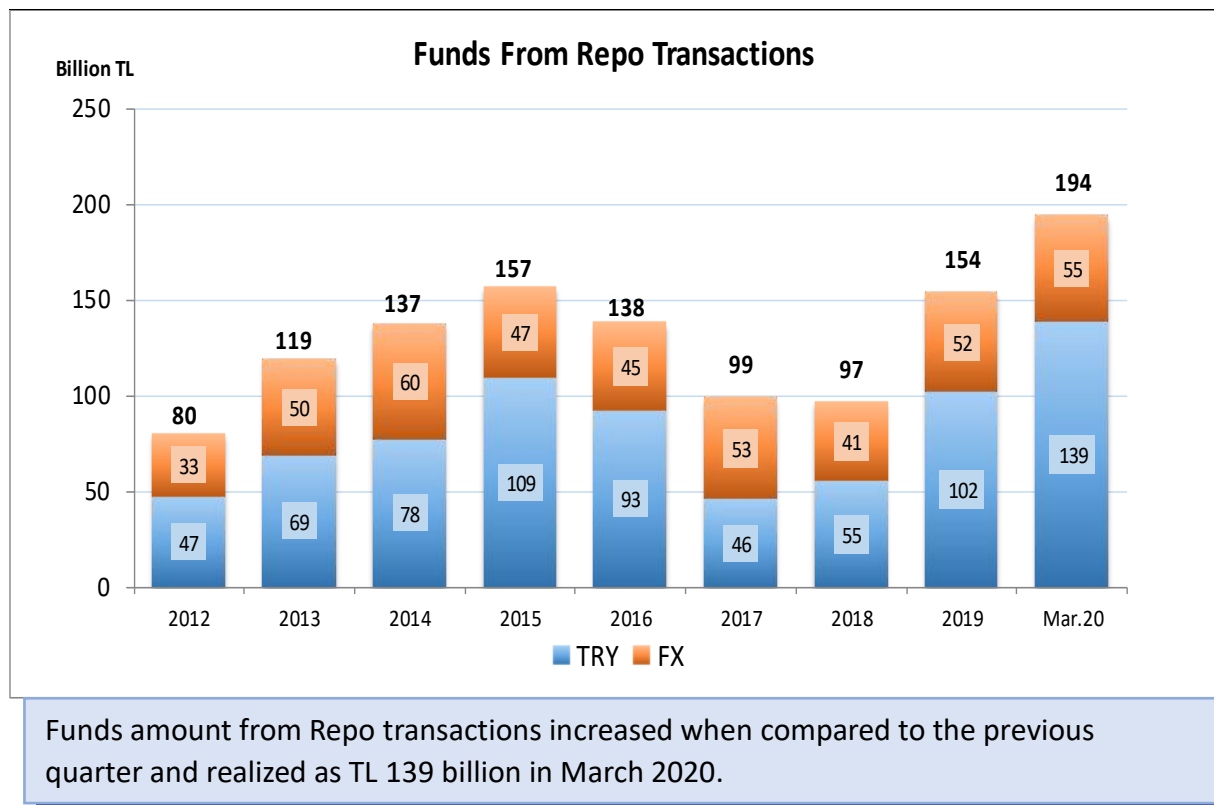
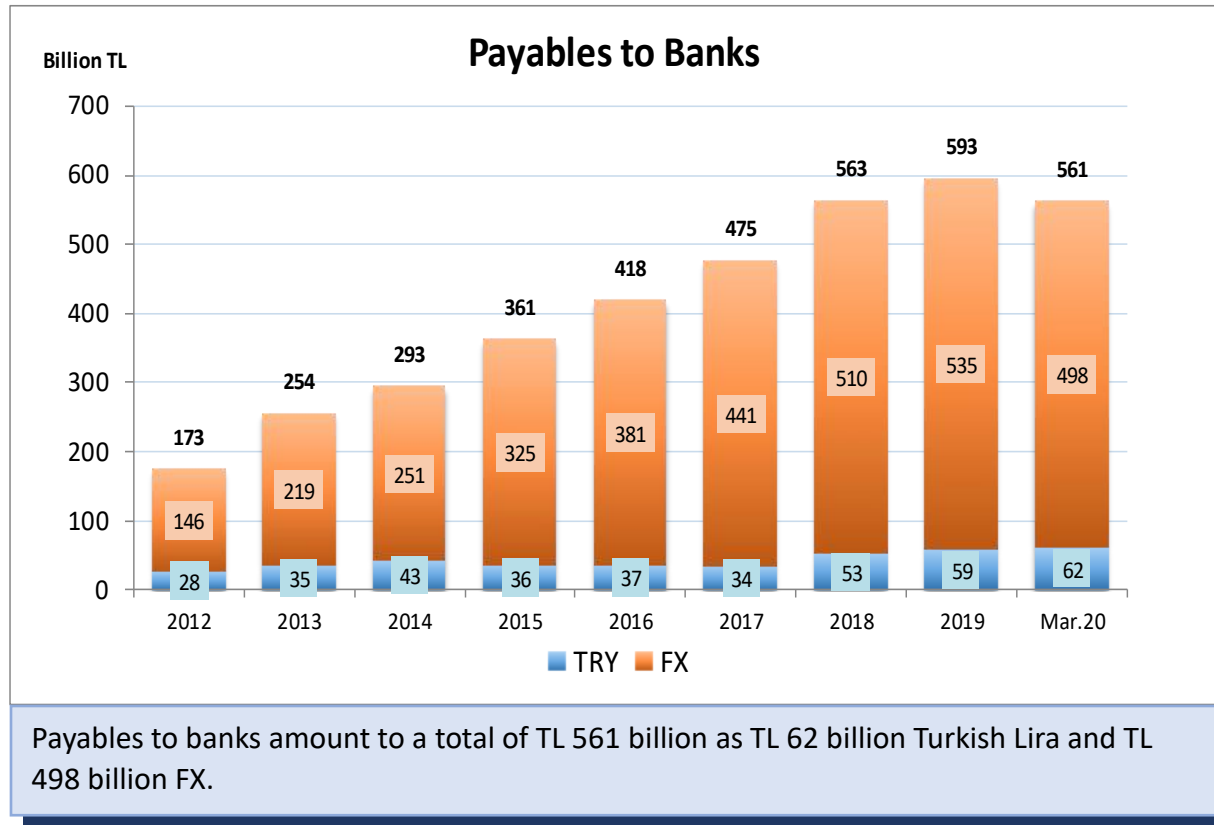
While 61% of deposits are comprised of natural person deposits, the share of commercial and other institutions deposits is 35% and share of official institutions' deposits is 4%.

The share of demand deposits in total deposits by their opening maturities is 27% and share of 1-3 month deposits is 46%.

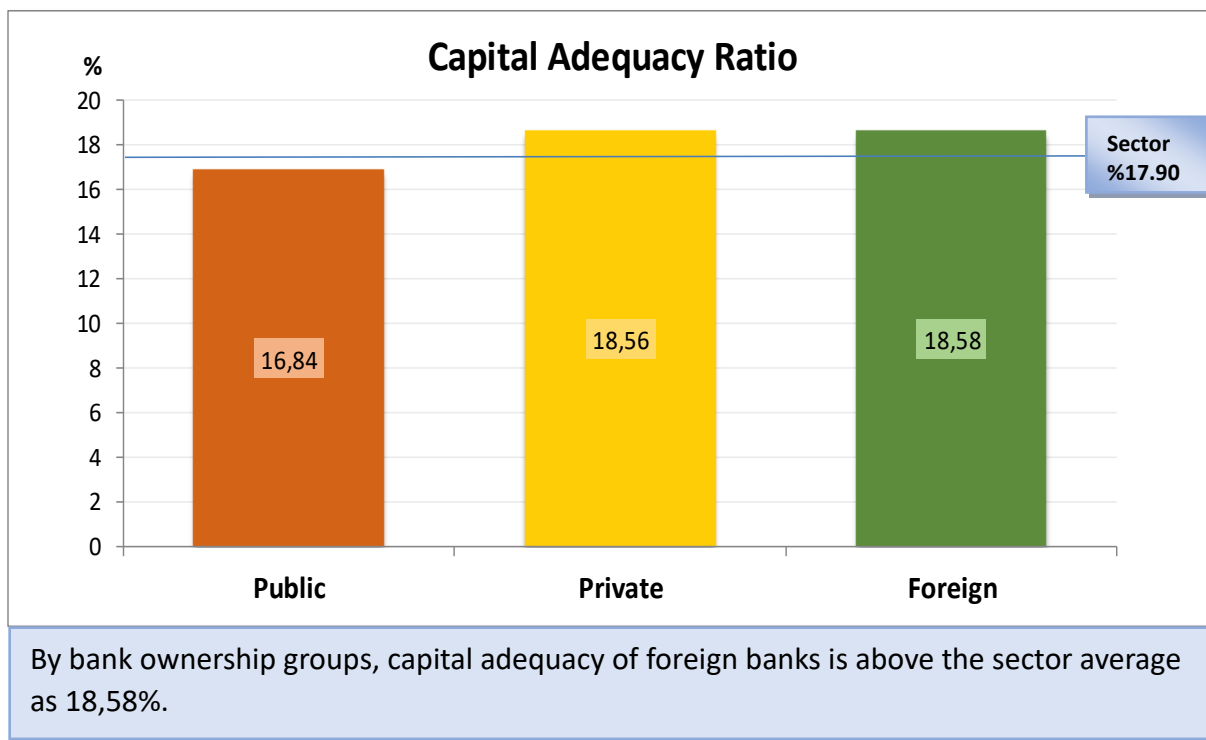
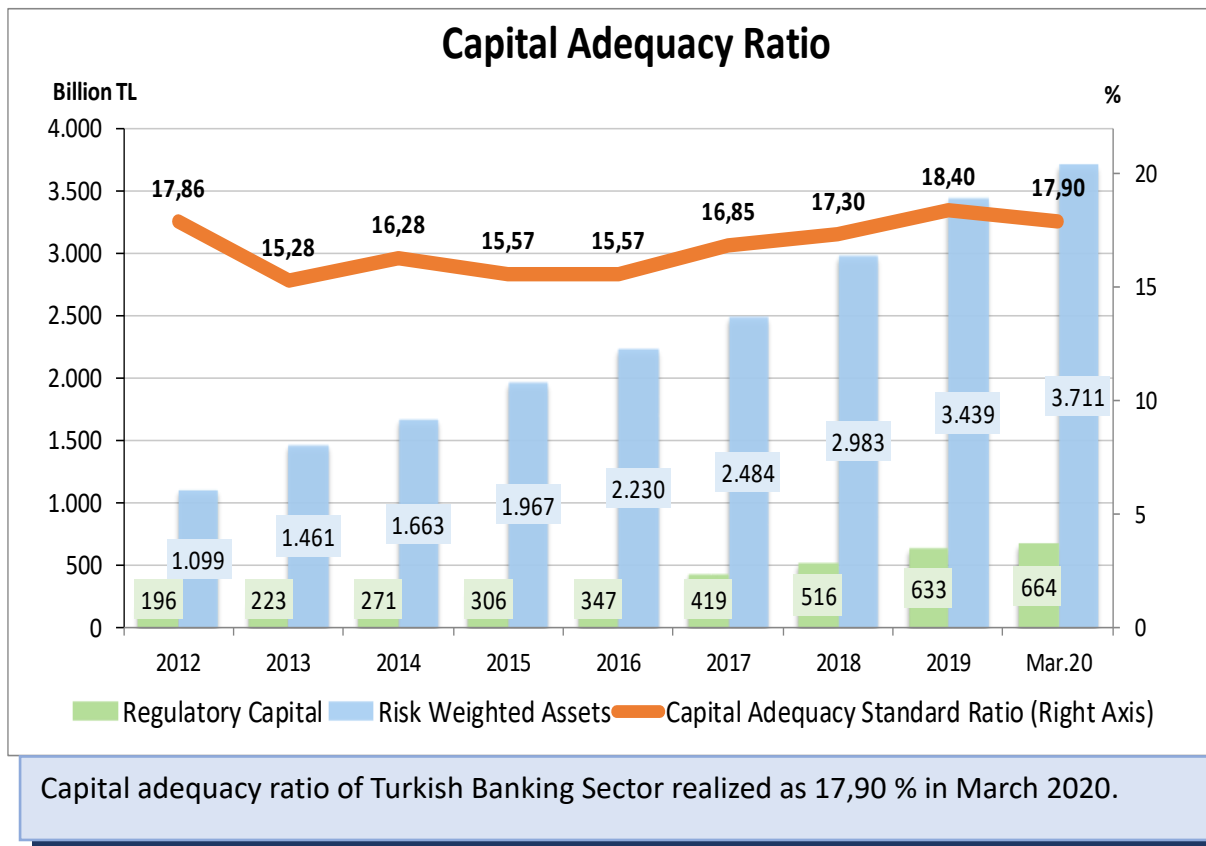


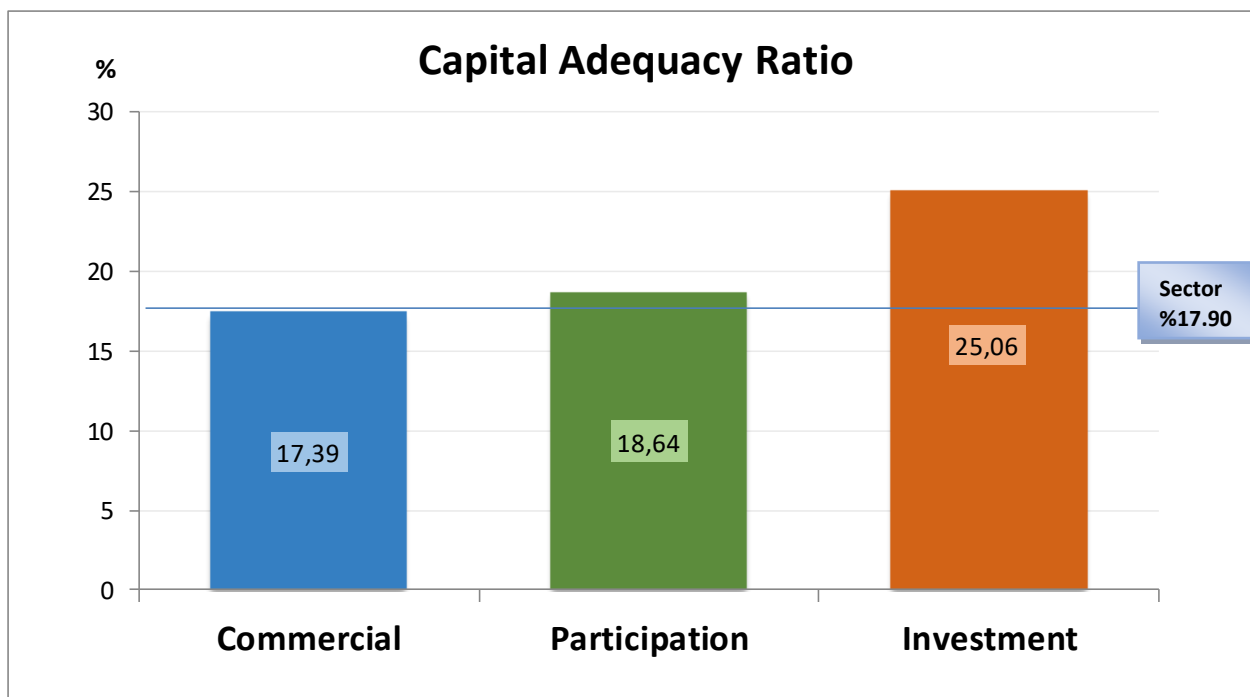
As of March 2020; TL 922 billion of natural persons deposits is comprised of TRY deposits while TL 790 billion is comprised of FX deposits and TL 466 billion of commercial and other institutions deposits of TRY deposits while TL 522 billion is comprised FX deposits.

## Payables to Banks and Repo Transactions

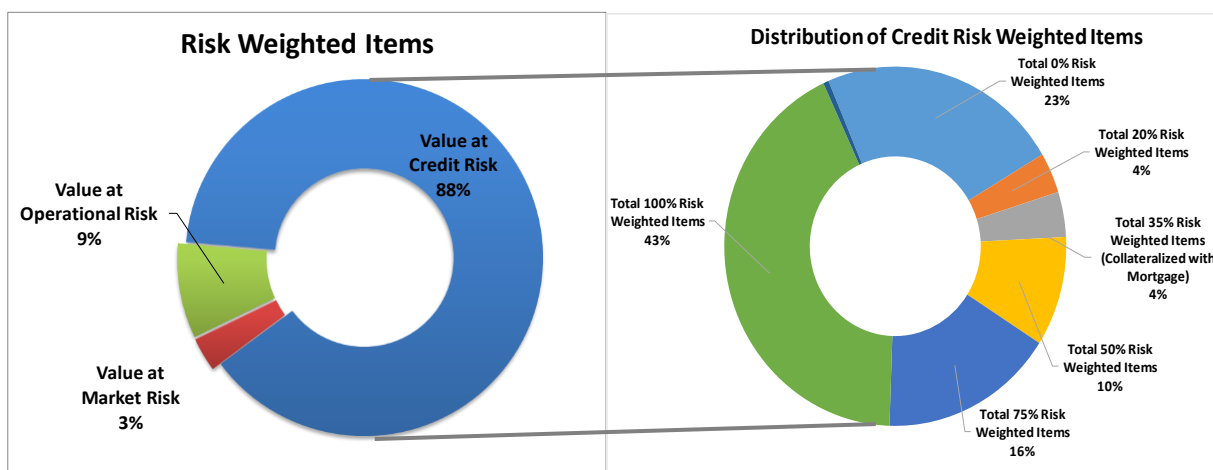


## Capital Adequacy





By function groups, capital adequacy ratio realized as 17,39%, 18,64% and 25,06% 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.

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 43% and those with 0% risk weight is 23%.



## 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.
- 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 06 May 2020.

*Department of Data and System Management*  
*Banking Regulation and Supervision Agency*  
*March 2020*



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