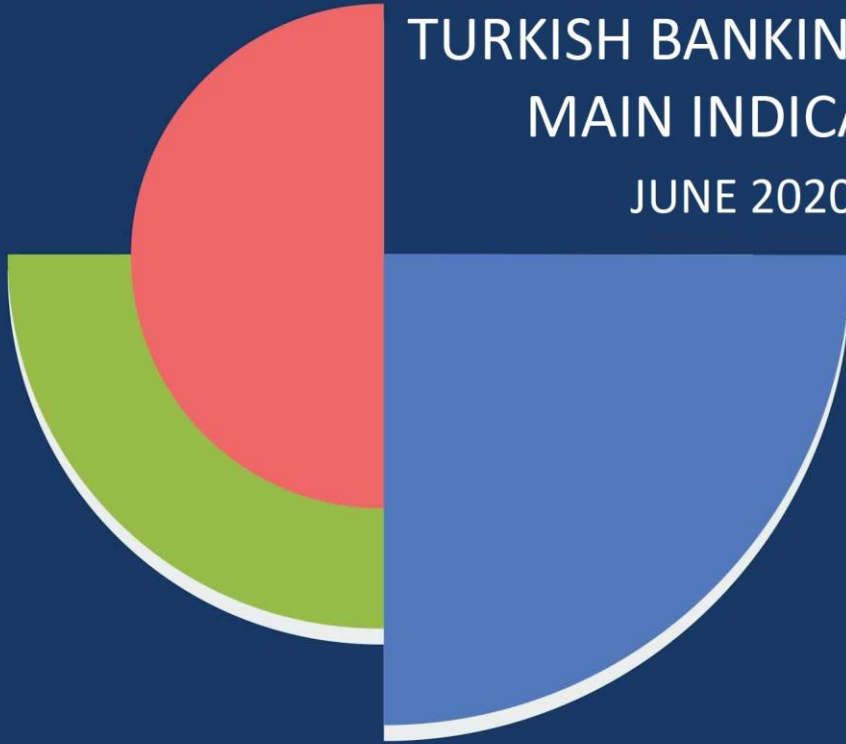




**BANKING
REGULATION AND SUPERVISION
AGENCY OF TURKEY**

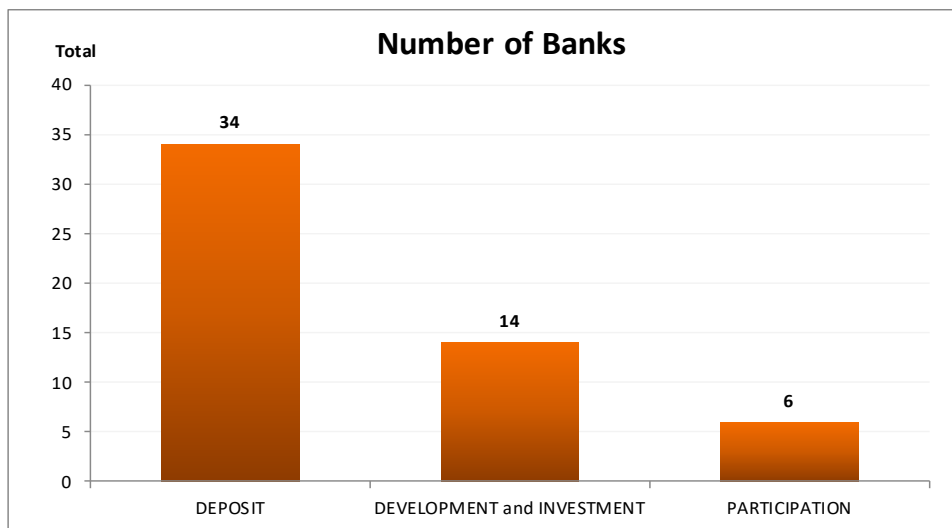


**TURKISH BANKING SECTOR
MAIN INDICATORS
JUNE 2020**

TABLE OF CONTENTS

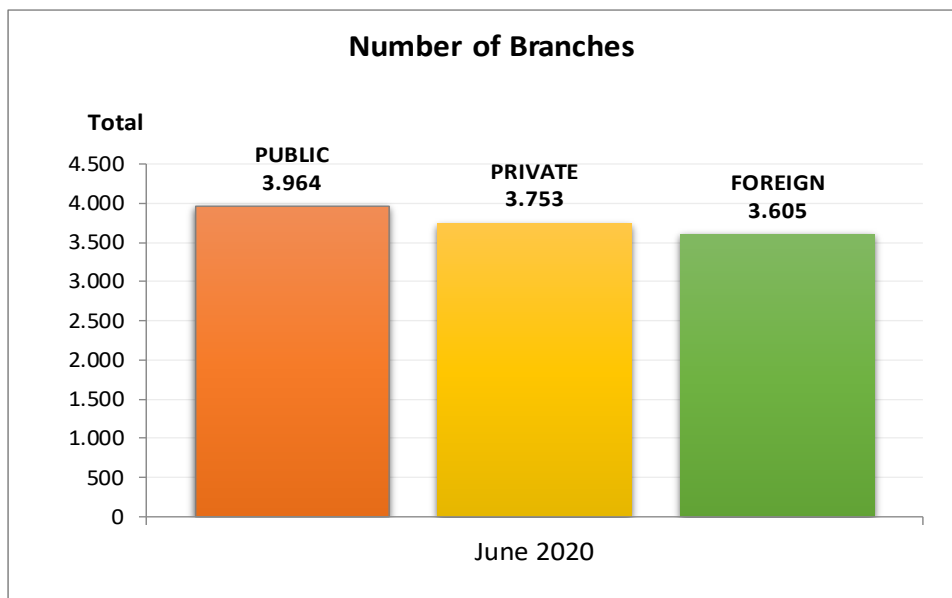
Number of Banks, Branches and Personnel.....	1
Selected Balance-Sheet Items.....	2
On-balance Sheet Figures.....	4
Off-balance Sheet Figures	5
Development of Main Figures	7
Profitability.....	8
Loans.....	10
Non-Performing Loans.....	14
Securities.....	16
Deposits.....	18
Payables to Banks and Repo.....	20
Capital Adequacy.....	21
Explanations.....	23

Number of Banks, Branches and Personnel

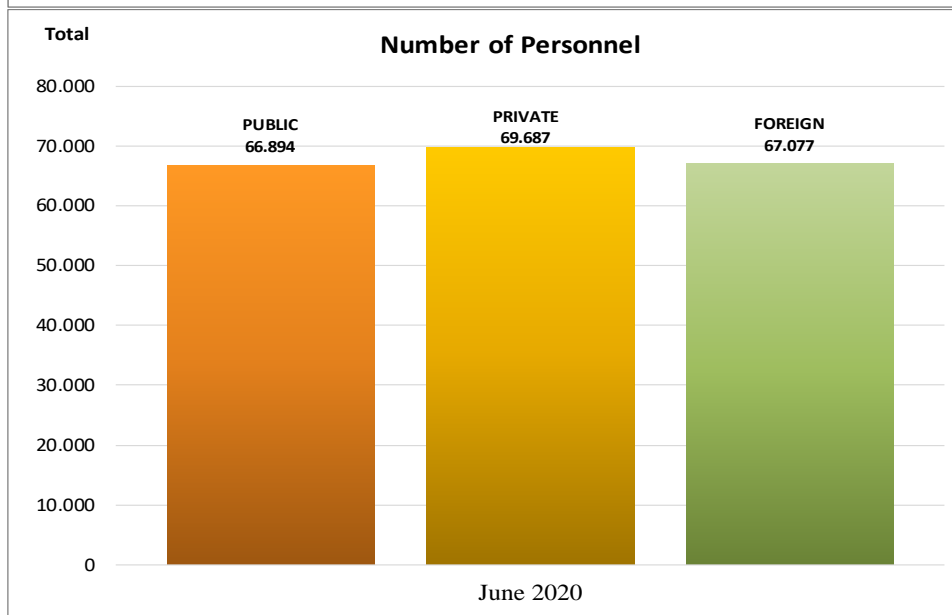


As of June 2020, there are 54 banks operating in Turkish Banking Sector as;

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



Number of branches and personnel in banking sector decreased by 22 and 456, respectively when compared to the previous quarter (March 2020).



As of June 2020 period, number of branches realized as 11.322 while number of personnel realized as 203.658.

Selected Balance Sheet Items

ASSETS	Total	Changes (%)	
	(Billion TL)	Previous Quarter	Previous End of Year
CASH and CASH EQUIVALENTS*	479	4,0	6,3
REQUIRED RESERVES	169	-12,3	-12,5
LOANS	3.258	12,5	22,7
NON-PERFORMING LOANS (GROSS)	151	-0,4	0,1
SECURITIES	903	20,6	36,6
OTHER ASSETS	547	-4,6	3,2
TOTAL ASSETS	5.356	9,9	19,3
LIABILITIES			
DEPOSITS	3.060	9,4	19,2
DUE TO BANKS	566	1,0	6,1
FUNDS FROM REPO TRANSACTIONS	231	19,0	50,0
SECURITIES ISSUED	225	6,9	16,1
EQUITIES	558	11,7	13,3
OTHER LIABILITIES	717	17,2	30,0
TOTAL LIABILITIES	5.356	9,9	19,3

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

Total assets of Turkish Banking Sector increased by 19,3% to TL 5.356 billion in June 2020 when compared to the previous year-end.

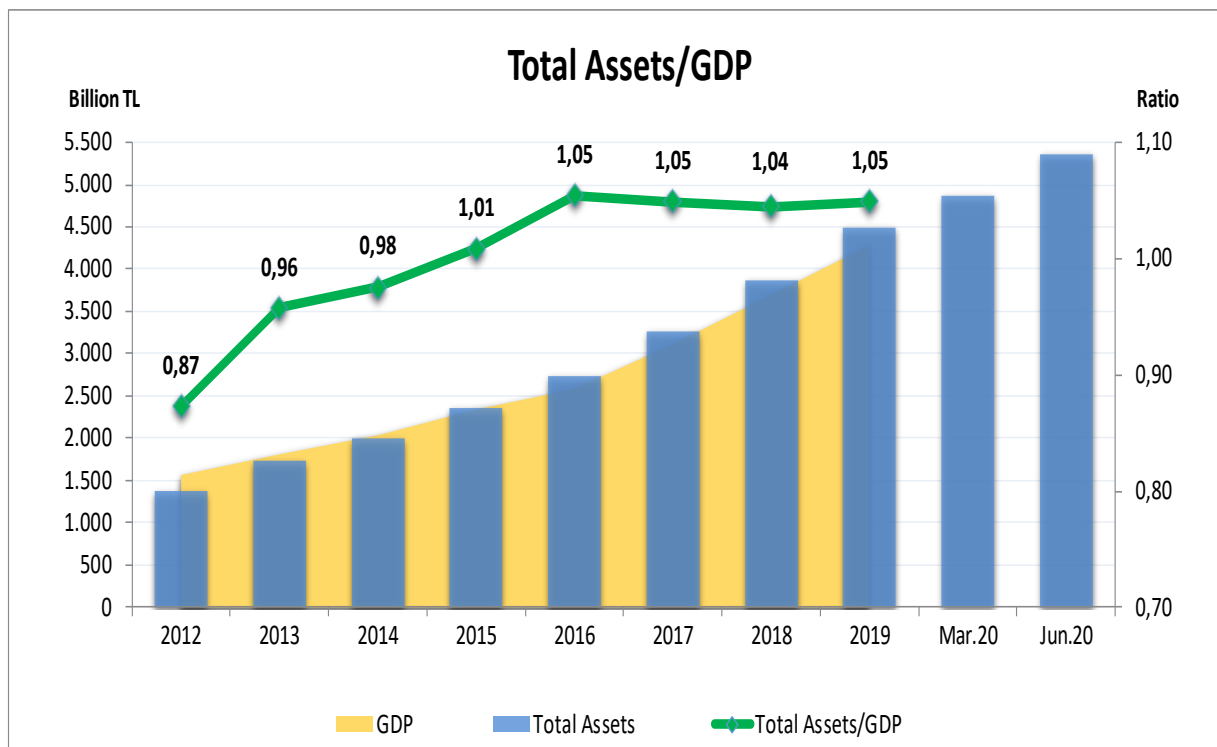
OFF-BALANCE SHEET ITEMS	Total	Changes (%)	
	(Billion TL)	Previous Quarter	Previous End of Year
Contingencies	891	3,5	9,3
Commitments	4.465	0,9	11,4
- Derivative Financial Instruments	3.496	-0,7	8,5
- Other Commitments	969	6,7	23,7

Of off-balance sheet items,

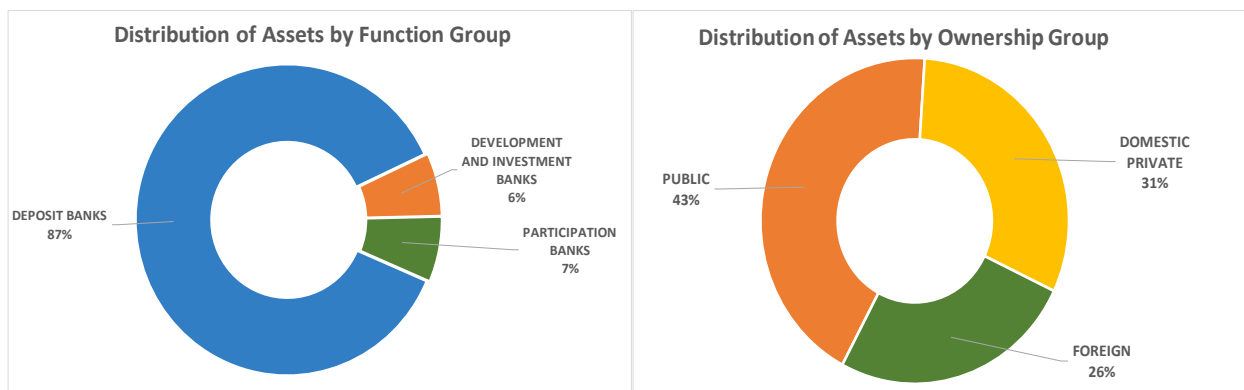
- Contingencies increased by 9,3%;

- Derivative financial assets increased by 8,5%

In June 2020 when compared to the previous year-end.



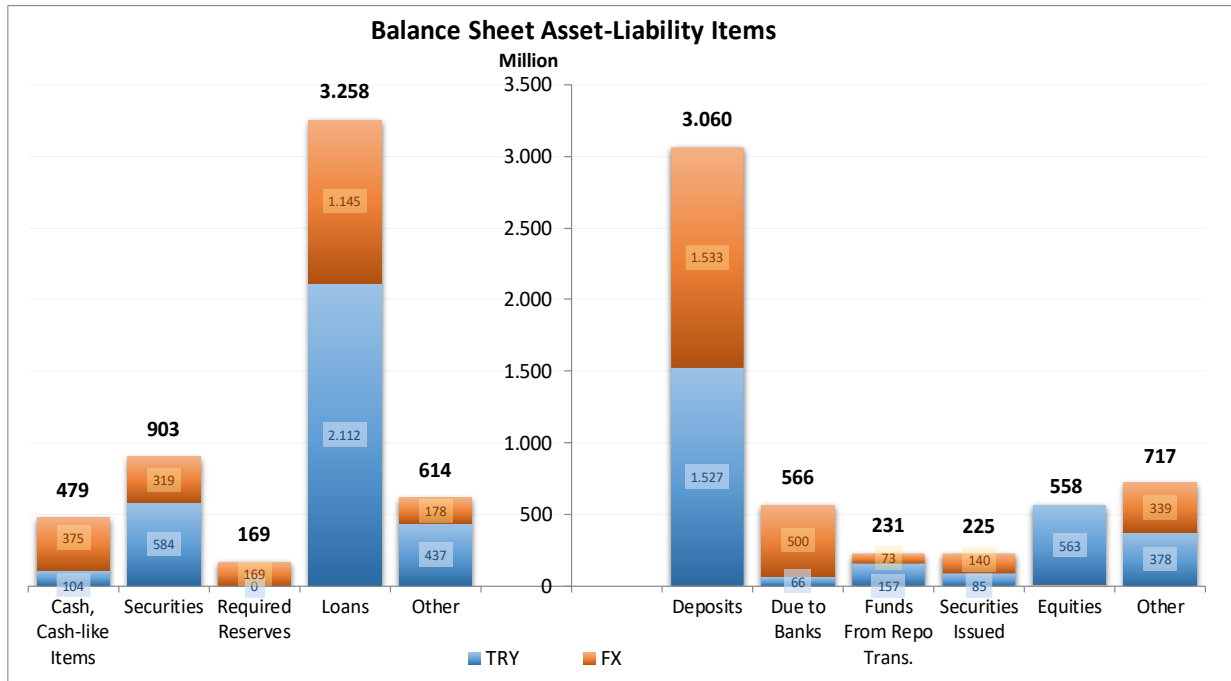
The ratio of asset size of Turkish Banking Sector to GDP realized as 1,05 as of end-2019.



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

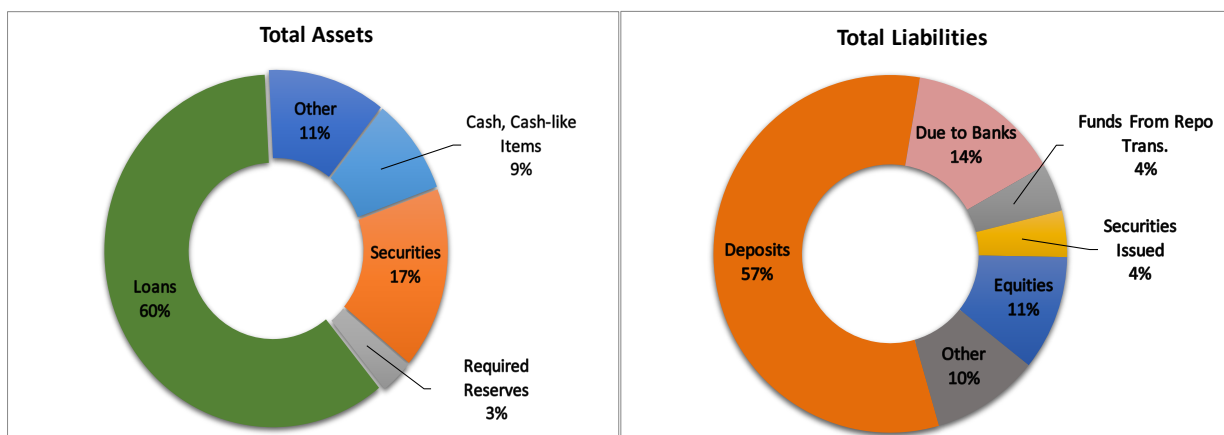
According to the ownership group; share of public, domestic private and foreign banks in total assets of the banking sector realized 43%, 31% and 26% respectively.

On-balance Sheet Figures



The ratio of FX assets in balance sheet to total assets realized as 40% while the ratio of total FX liabilities to total liabilities realized as 48%.

The share of FX loans in total loans is 35% while the ratio of FX deposit to total deposit is 50%.

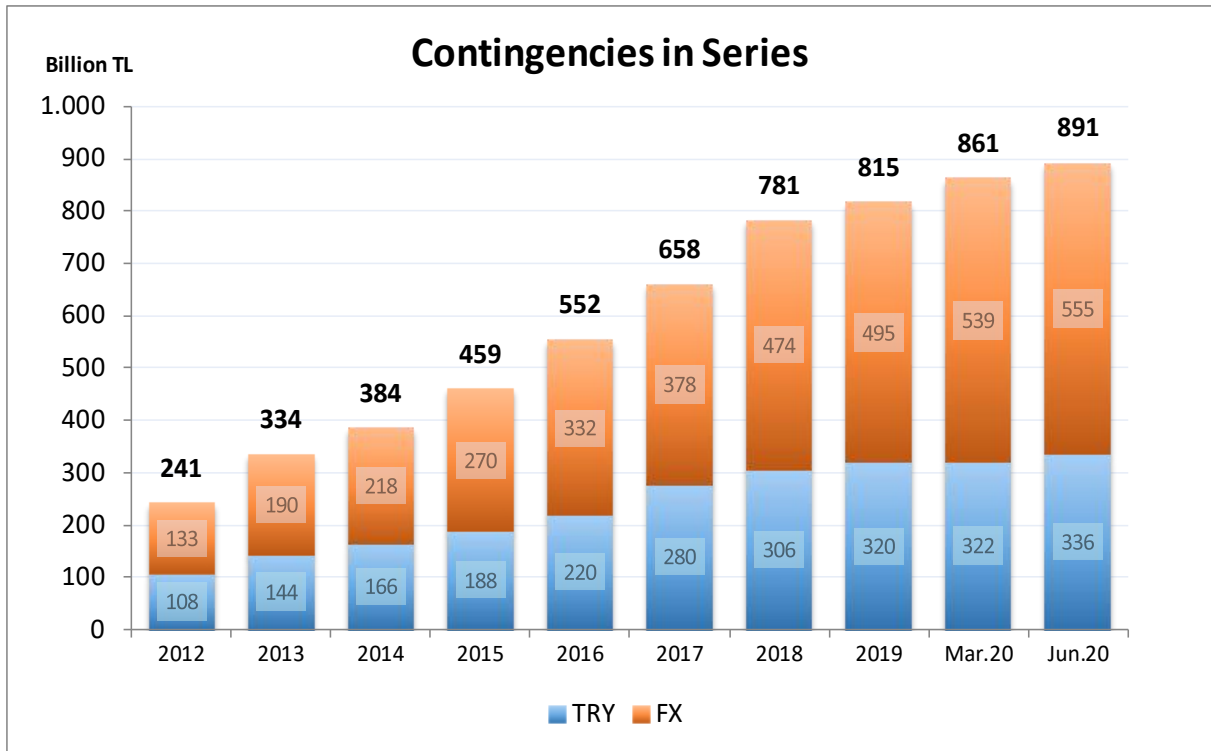


The share of loans, securities and required reserves in total assets realized as 60%, 17% and 3%, respectively.

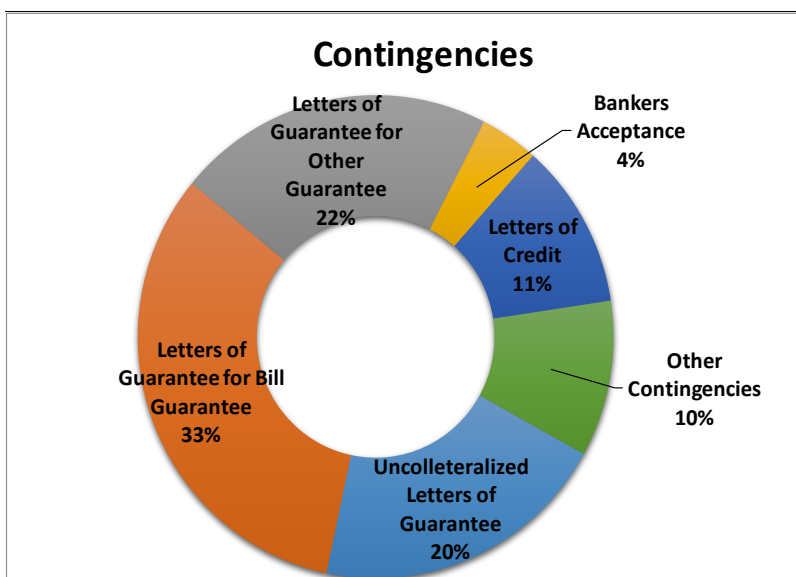
While deposit has the biggest share by 57% in total liabilities, share of payables to banks is 14% and funds from repo is 4%.

The share of equities in total liabilities is 11%.

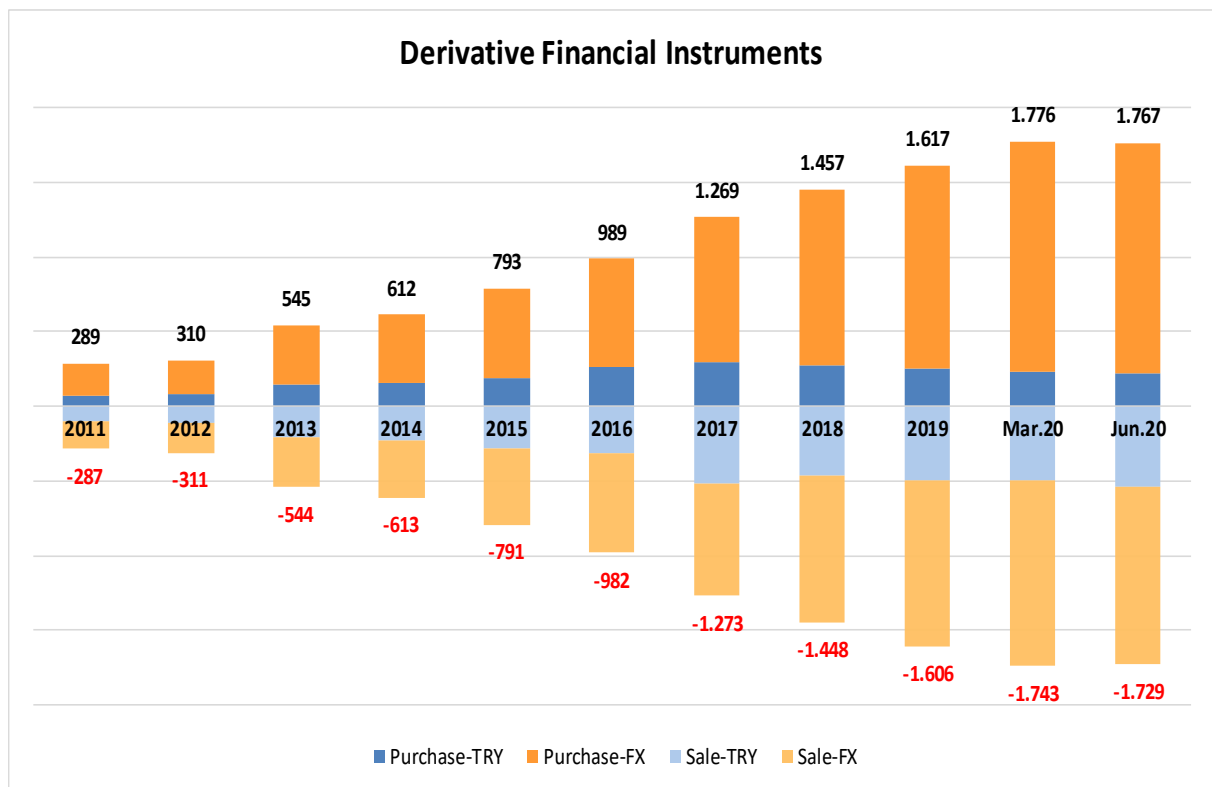
Off-Balance Sheet Figures



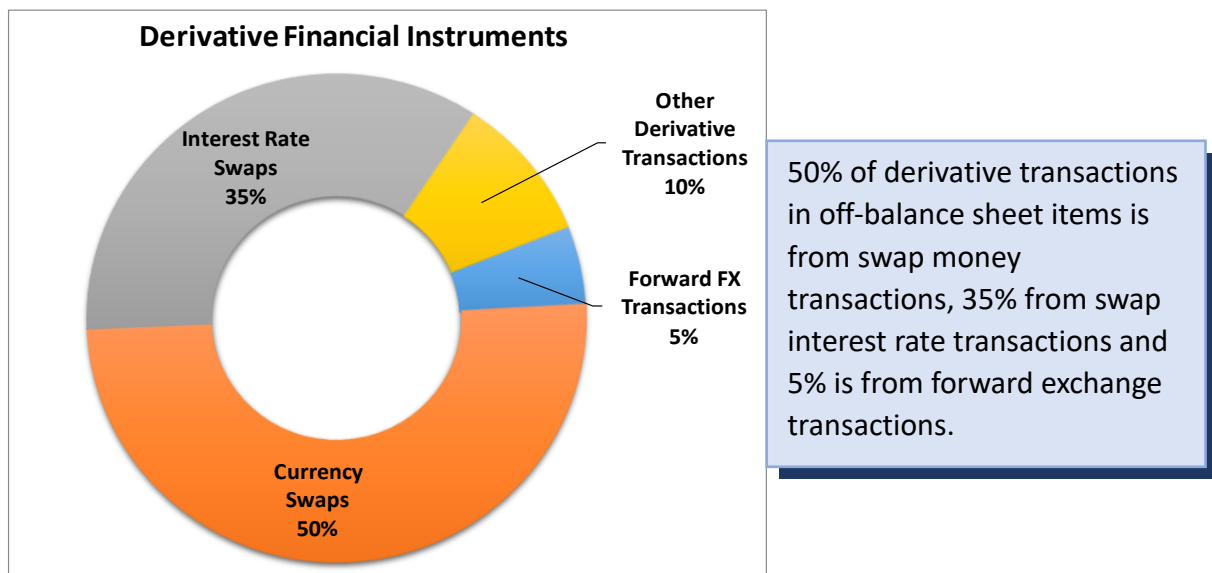
As of June 2020, size of contingencies realized as TL 891 billion.



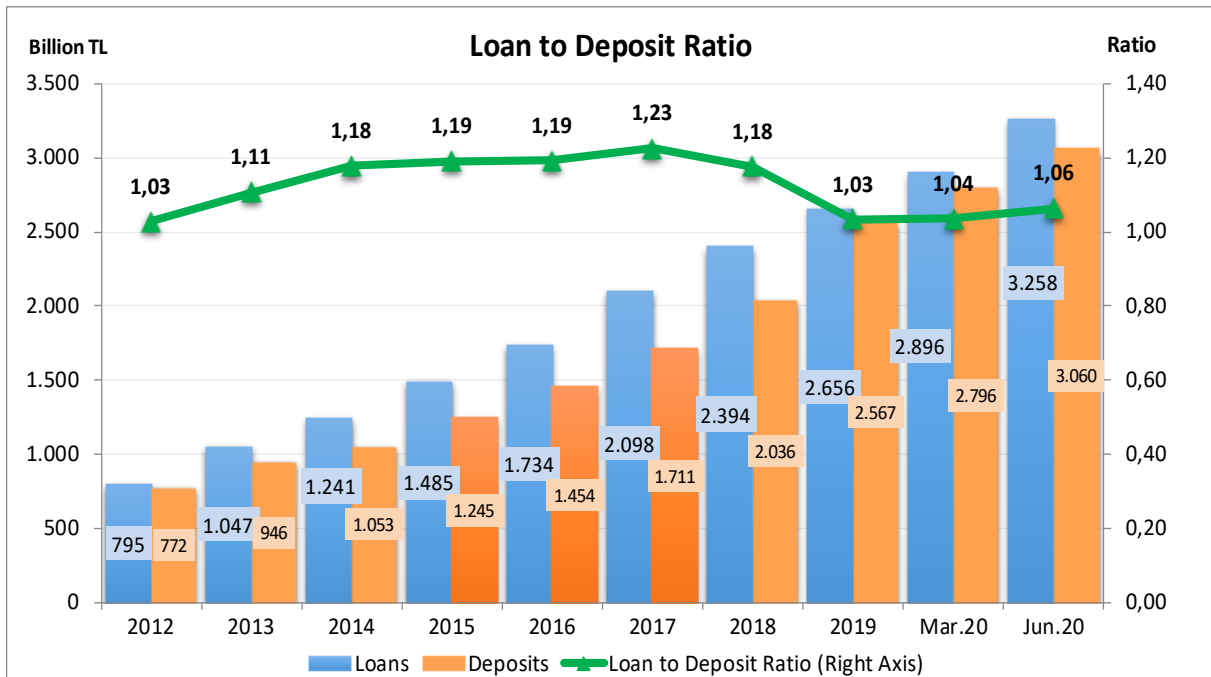
As letters of guarantee is the biggest share in contingencies, share of letters of credit is 11%.



As of June 2020, derivative purchase amount realized as TL 1.767 billion and derivative sales amount realized as TL 1.729 billion.

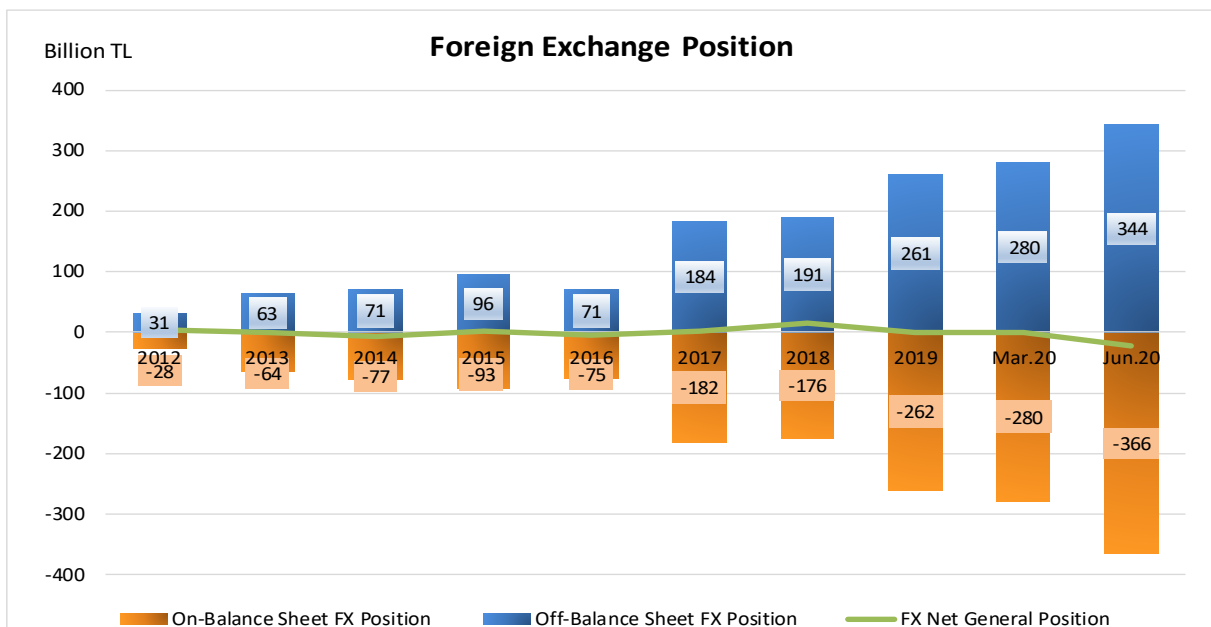


Development of Main Figures



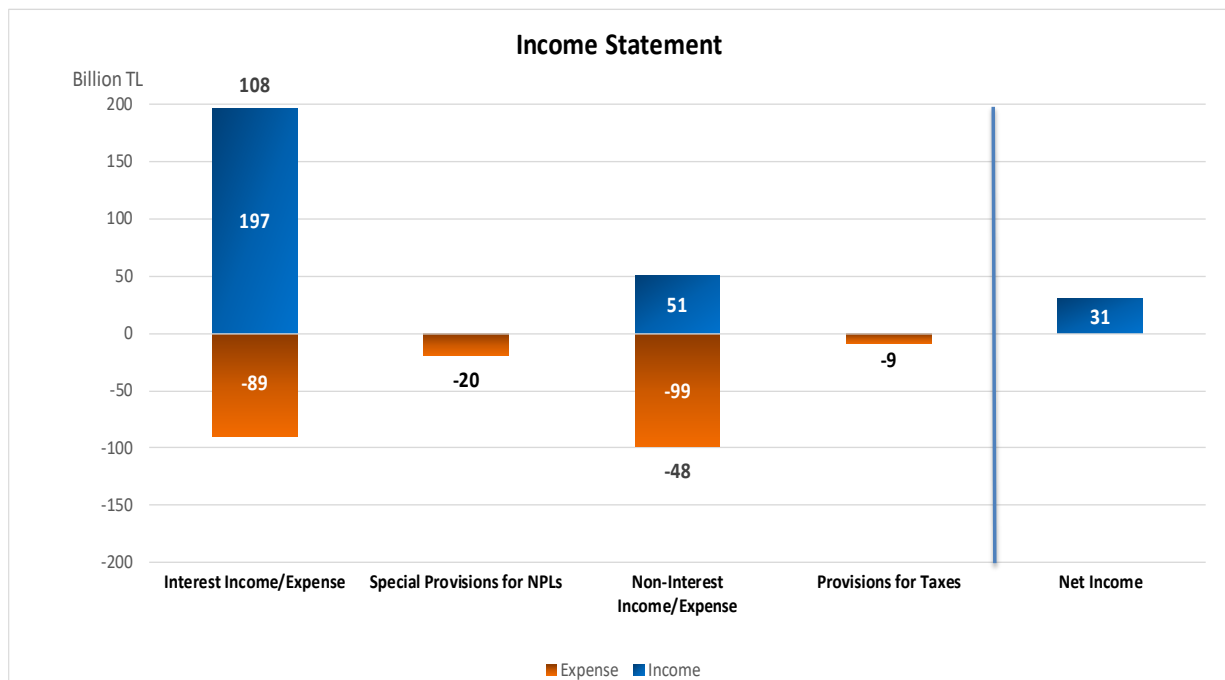
While loans in the second quarter of the year realized as TL 3.258 billion, deposit realized as TL 3.060 billion. Conversion ratio of deposit to loans is 1,06 as of June 2020.

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

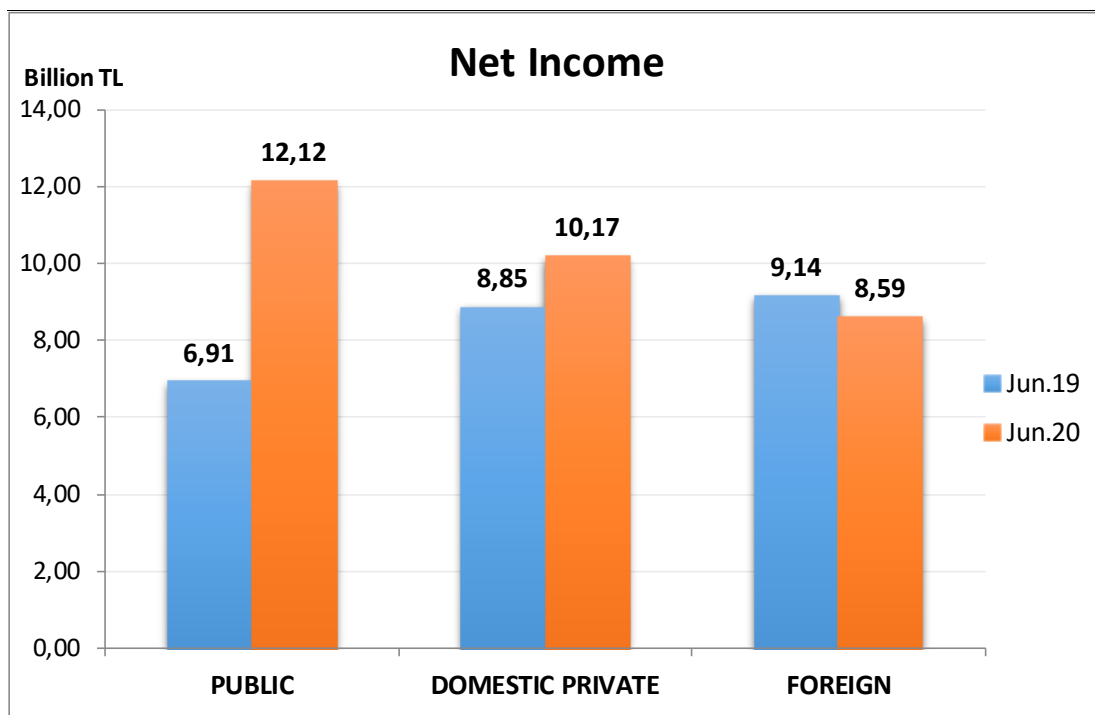


Off-balance sheet FX position has a surplus of TL 344 billion while on-balance sheet FX position has a deficit of TL 366 billion and FX Net General Position has a deficit of approximately TL 2 billion.

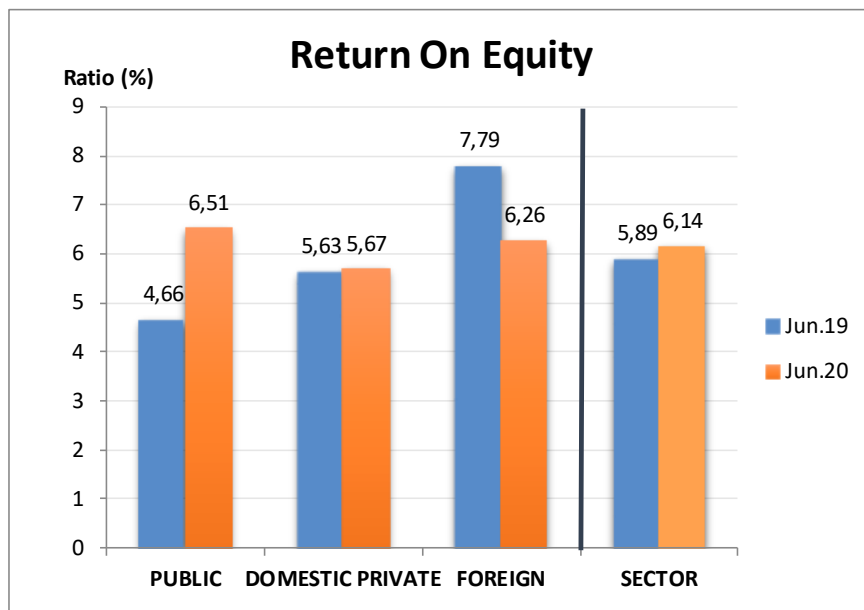
PROFITABILITY



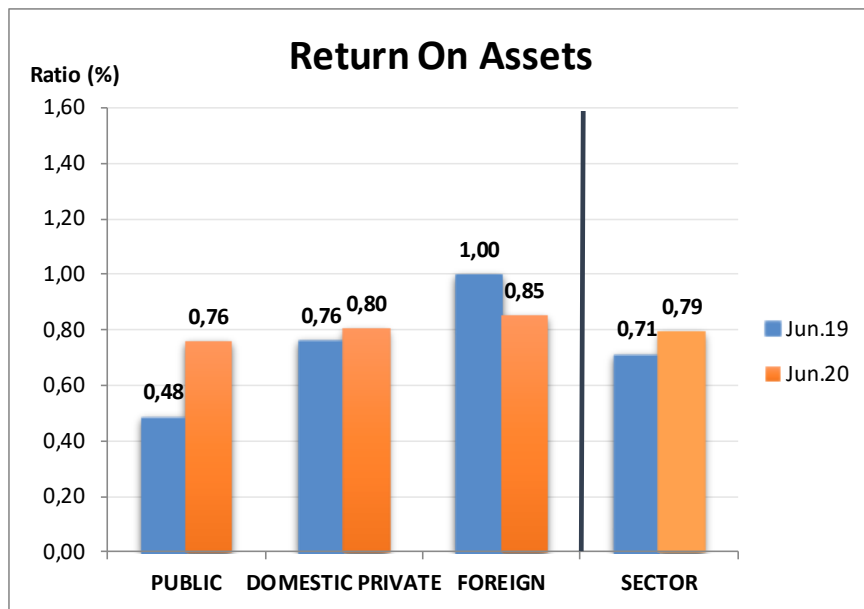
In the income statement of banking sector, interest income realized as TL 197 billion and interest expense realized as TL 89 billion. As of June 2020, net income of Turkish Banking Sector is TL 31 billion.



Net income of June 2020 period increased in public, domestic private banks groups and decreased in foreign bank groups when compared to the same period of 2019.

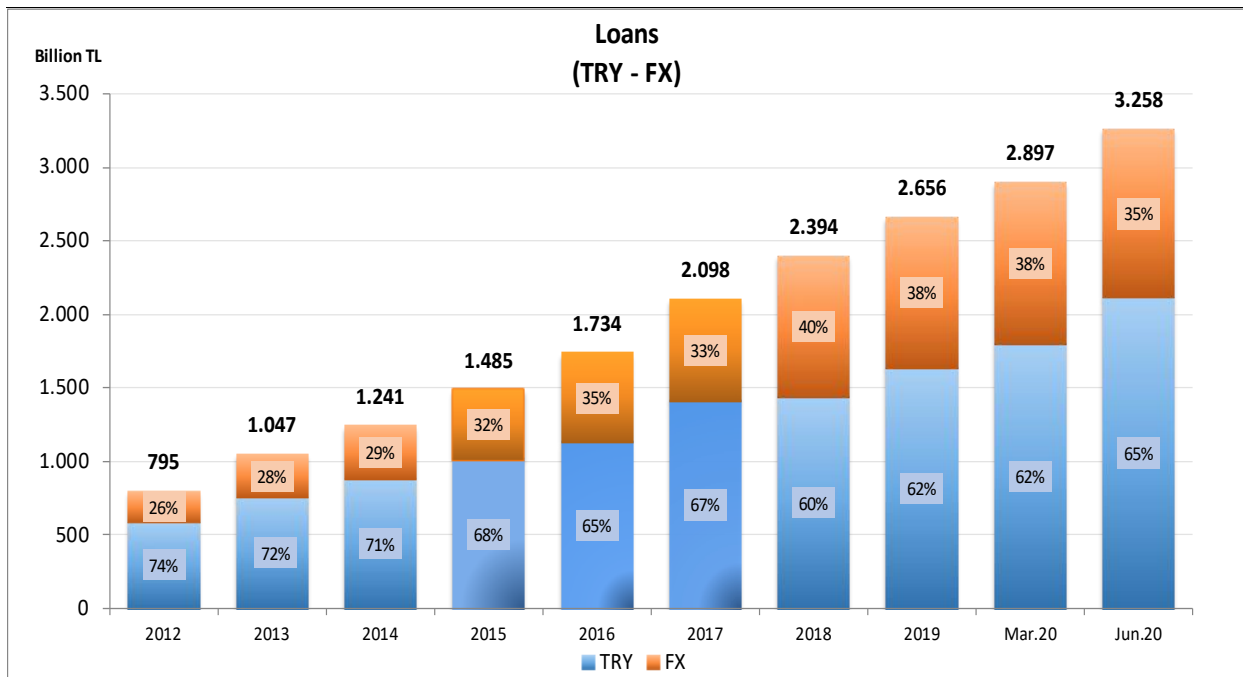


ROE of Turkish banking sector realized higher in public, domestic private banks groups and lower in foreign banks groups when compared to the same period of the previous year.

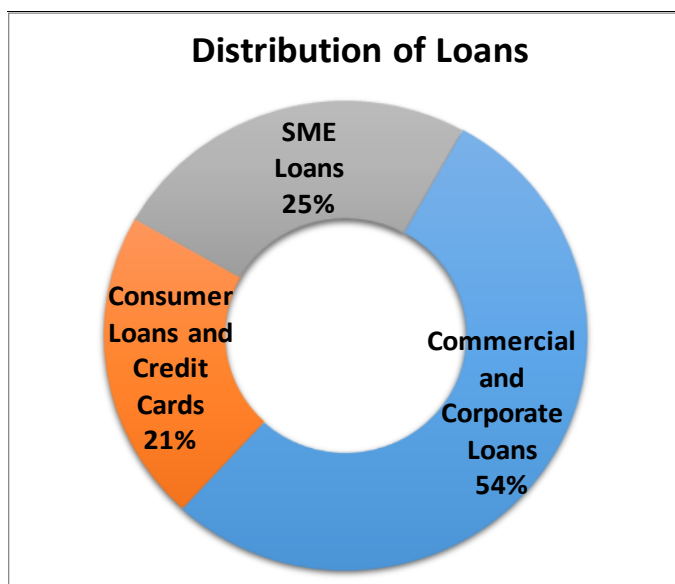


ROA of Turkish banking sector as of June 2020 realized higher as to the same period of the previous year.

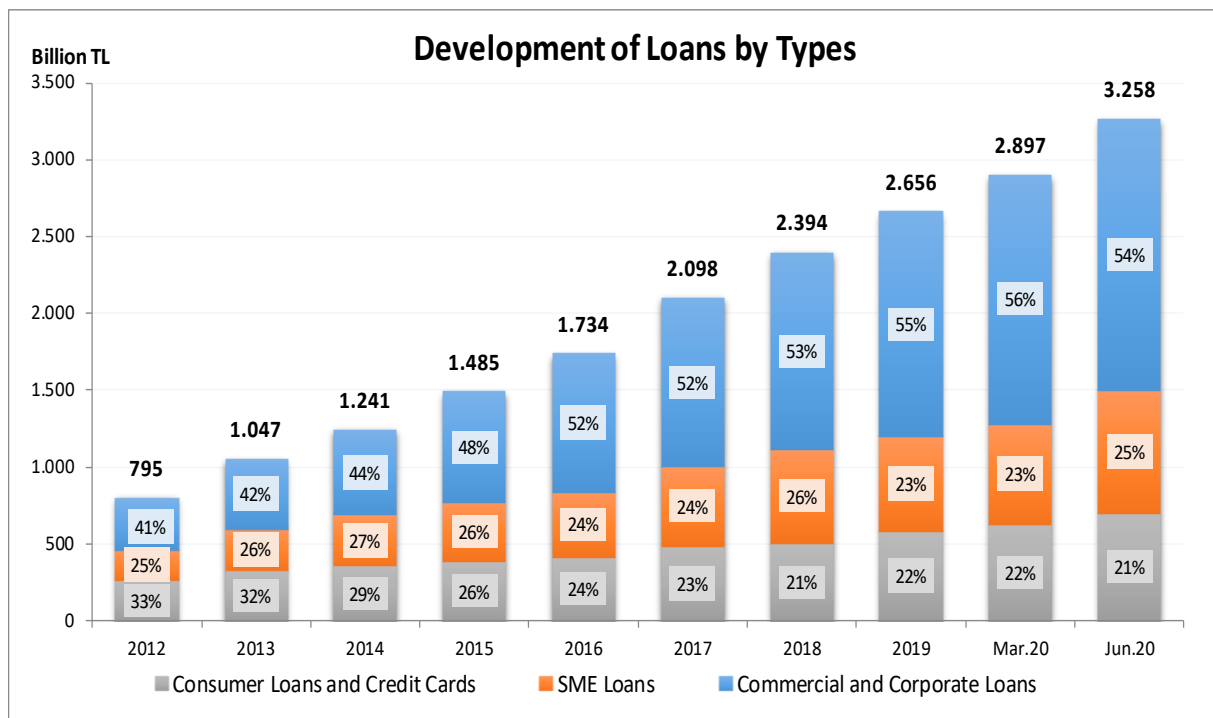
LOANS



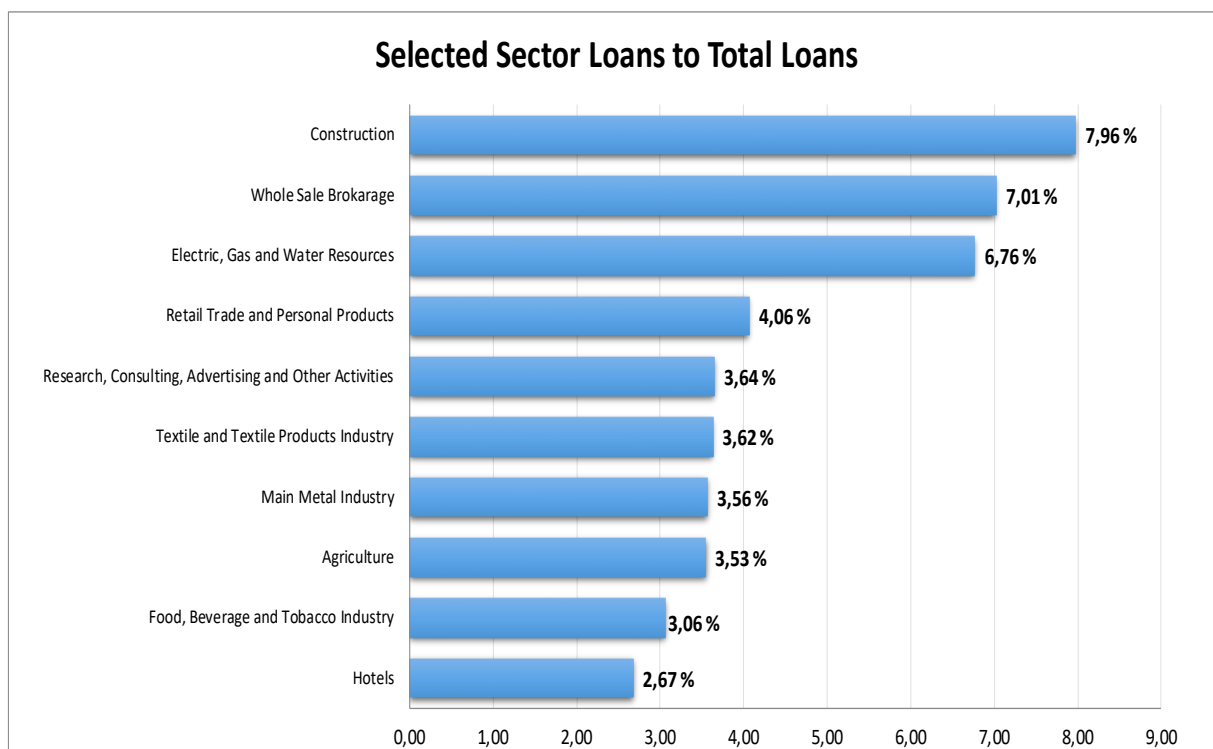
As of June 2020, total loans amount to TL 3.258 billion and TL 2.113 billion of the mentioned amount is comprised of TL loans while TL 1.145 billion is comprised of FX loans.



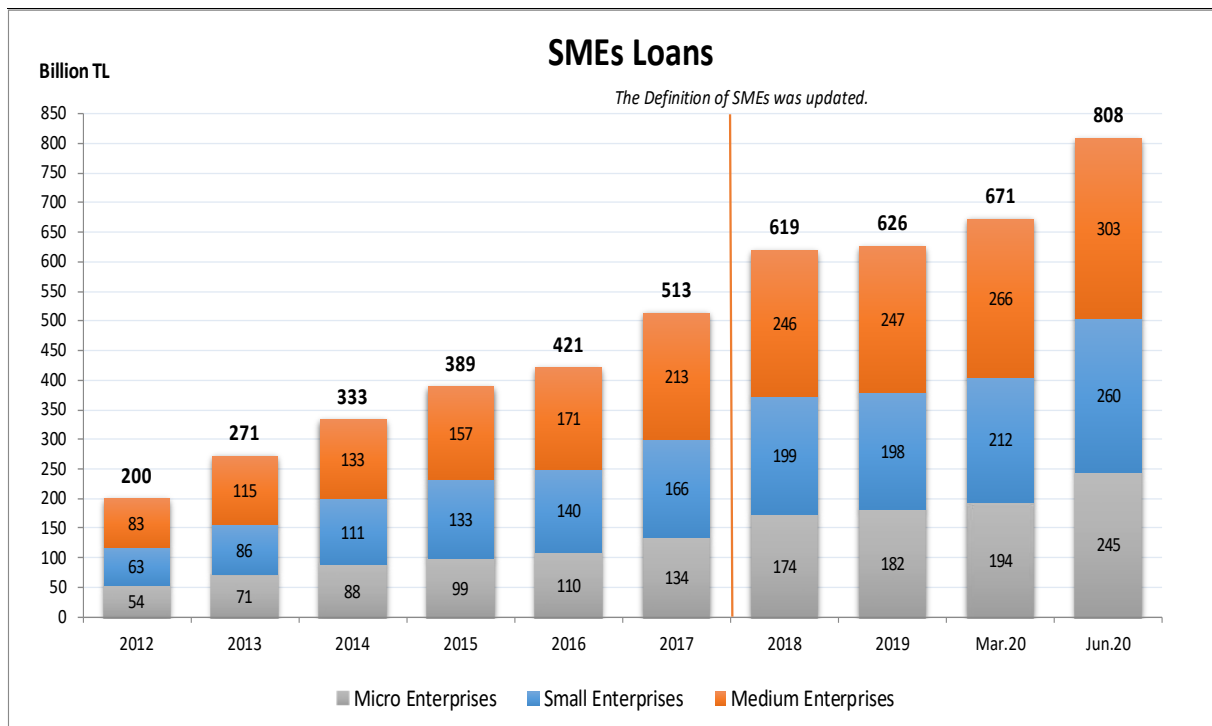
Share of commercial and corporate loans is 54%, share of SMEs loans is 25% and share of consumer loans (including credit cards) is 21% in total loans.



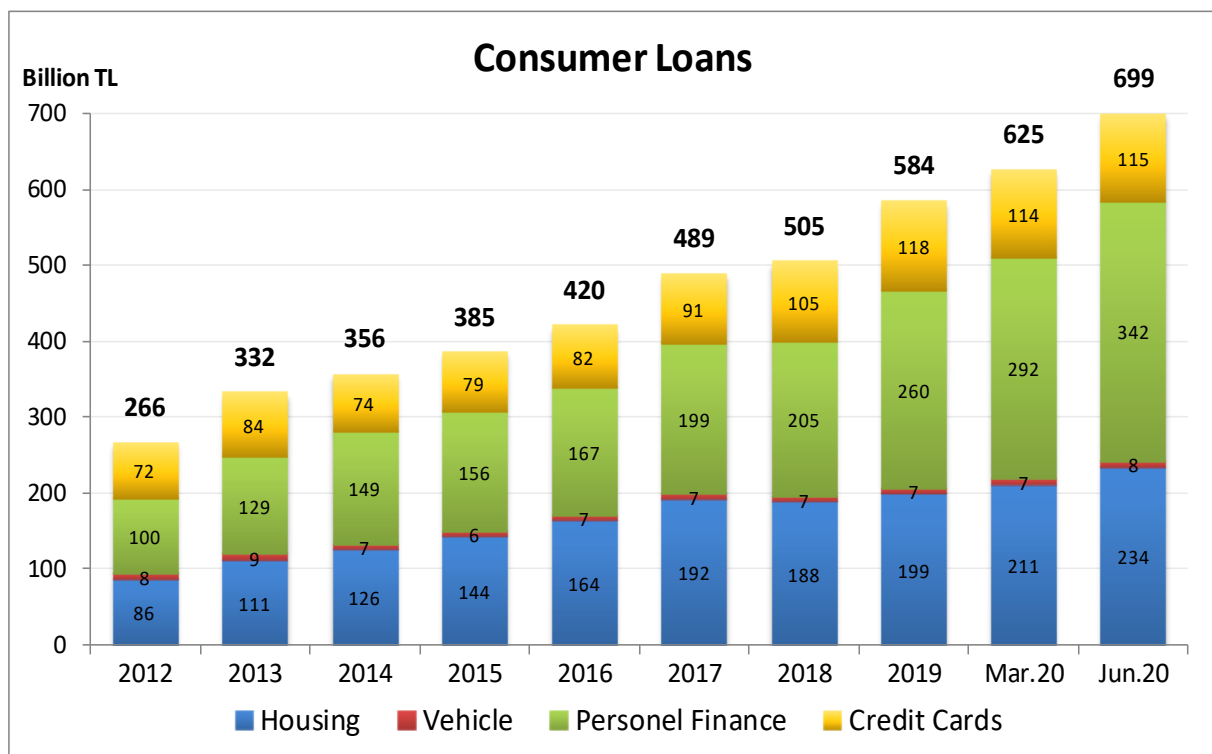
As of June 2020; commercial and corporate loans realized as TL 1.751 billion, SMEs loans as TL 808 billion while consumer loans and credit cards realized as TL 699 billion.



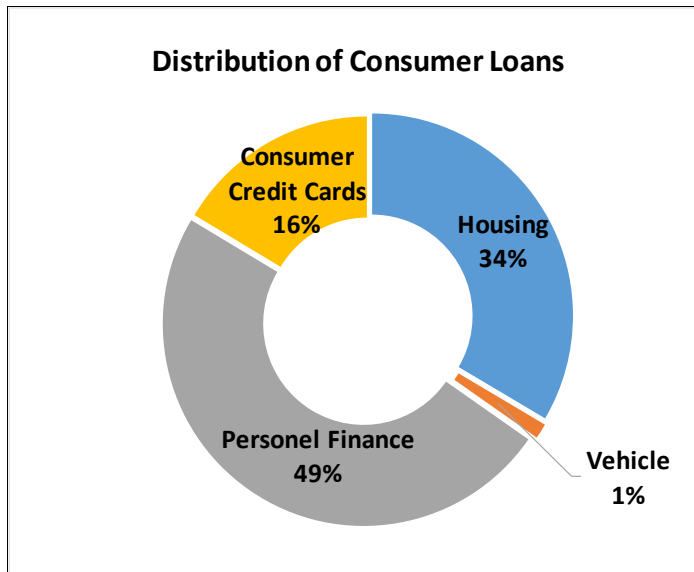
The share of construction sector is 7,96% and share of whole sale brokerage sector in total loans is 7,01%.



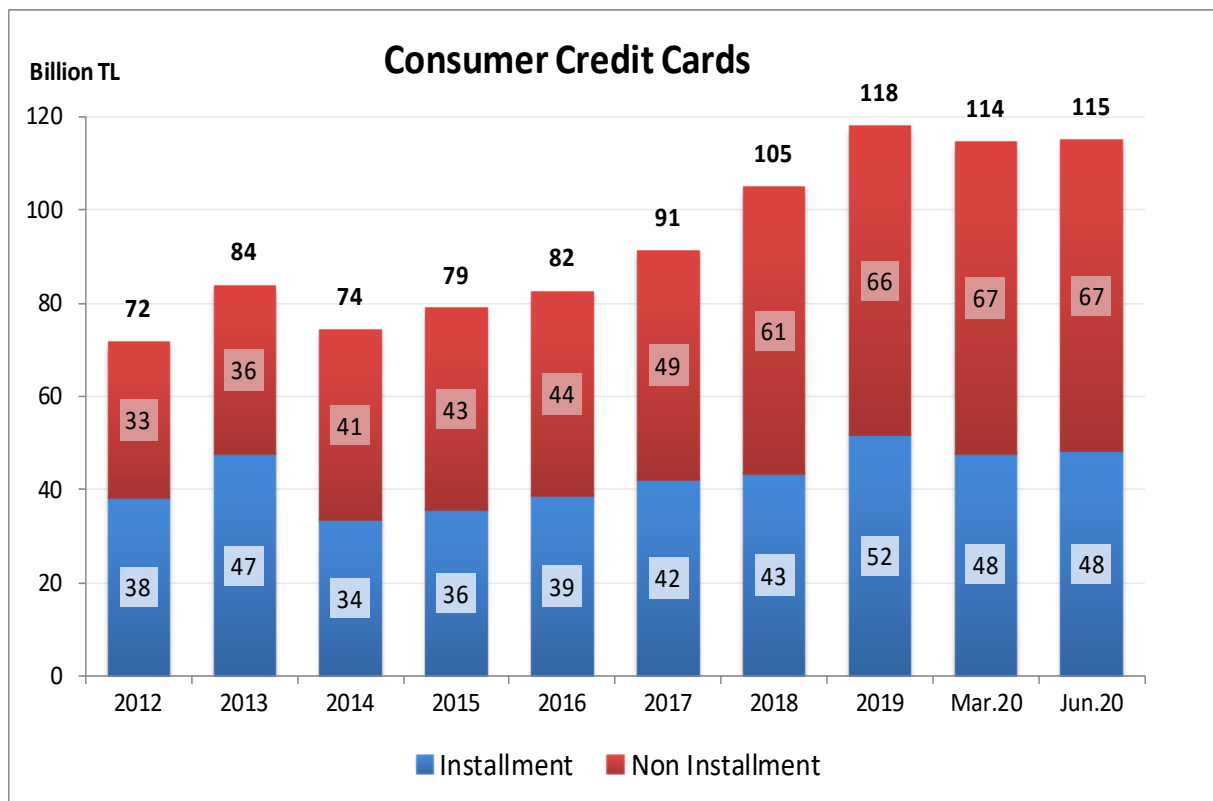
According to operating classes, medium enterprises SMEs loans increased when compared to the previous quarter.



In June 2020 period, consumer loans increased as to the previous quarter and realized as TL 699 billion. Housing loans, credit cards as well as personal finance loans realized as TL 234 billion, TL 115 billion and TL 342 billion, respectively.

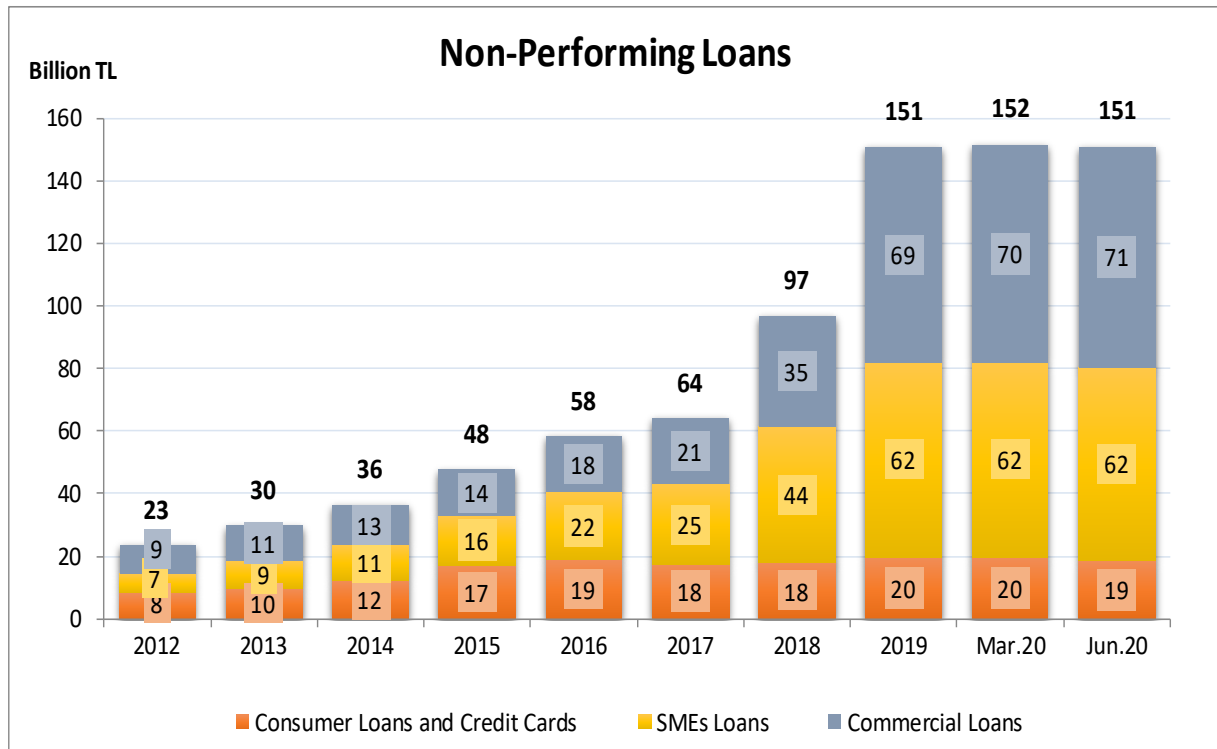


In consumer loans, the share of personal finance loans is 49%, housing loans 34% and share of credit cards is 16%.

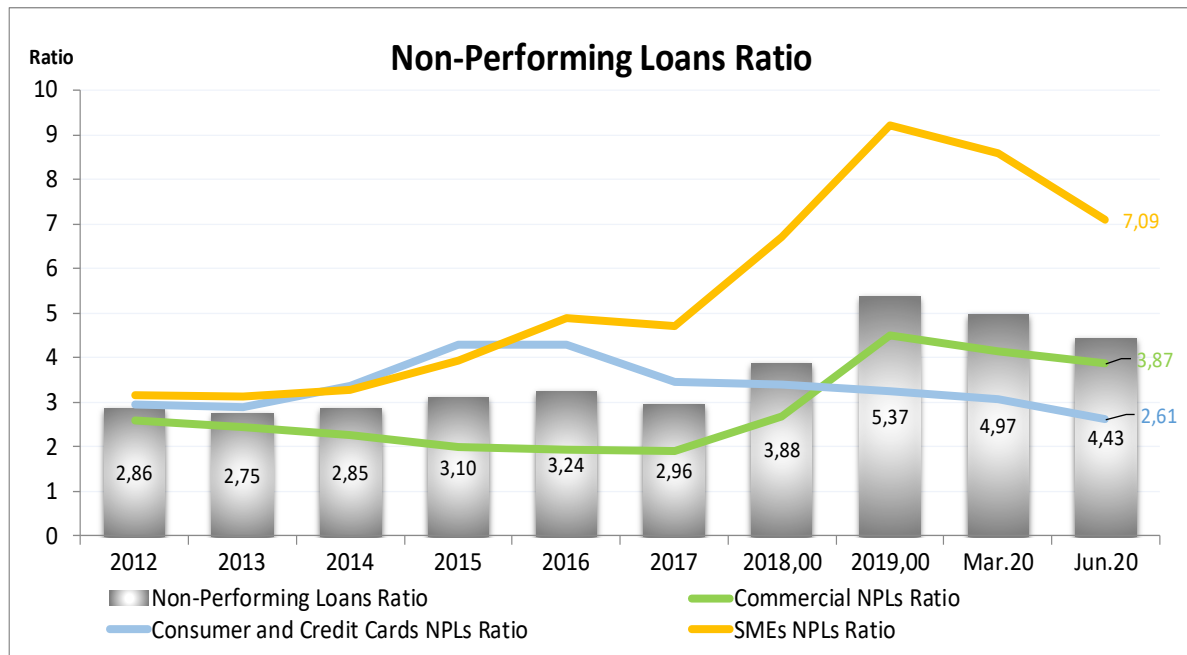


Personal credit cards amount increased when compared to the previous period and realized as TL 115 billion in June 2020.

Non-performing Loans

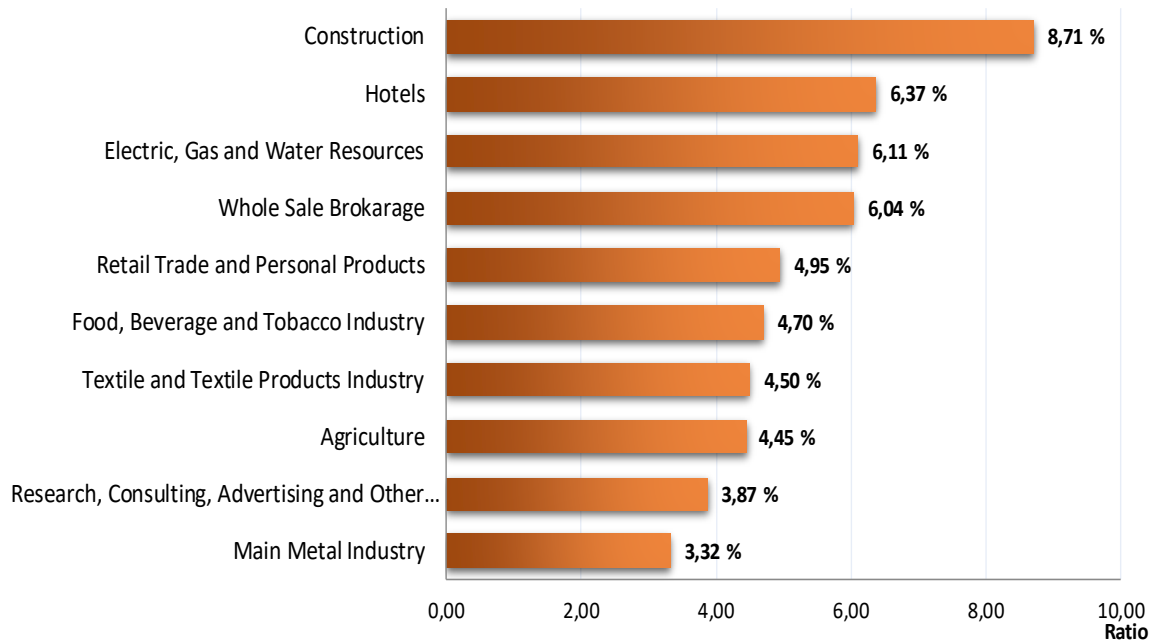


As of June 2020, gross amount of NPLs is TL 151 billion.



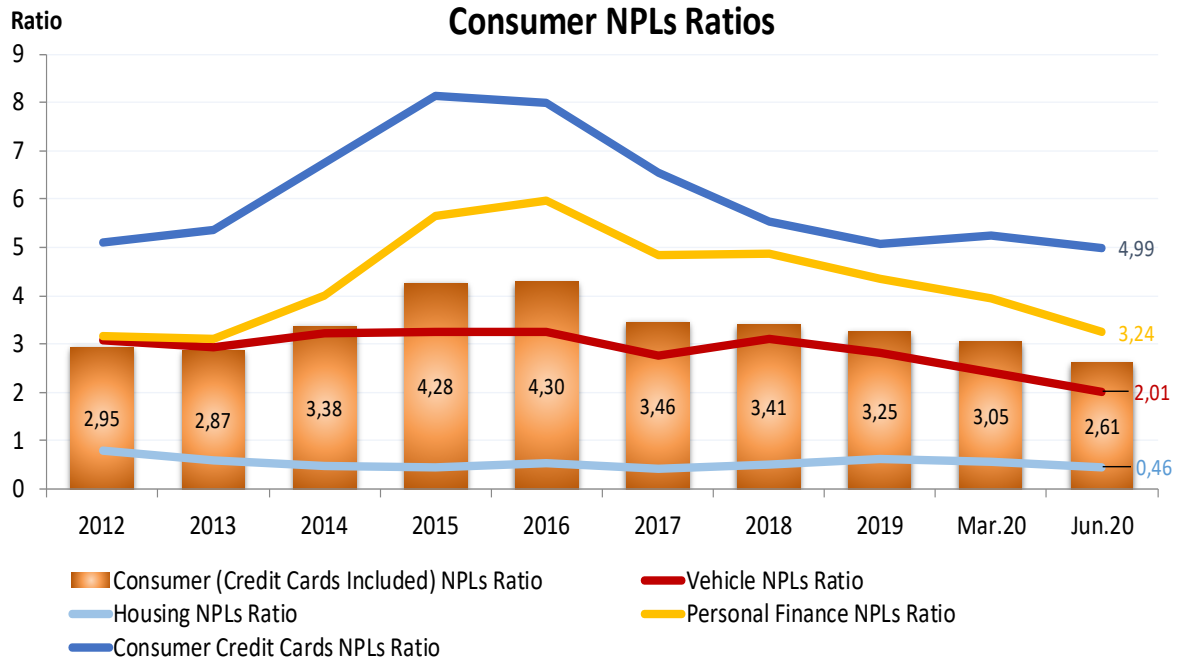
NPLs to Loans ratio in banking sector realized as 4,43% in June 2020.

Selected Sectors NPLs Ratios



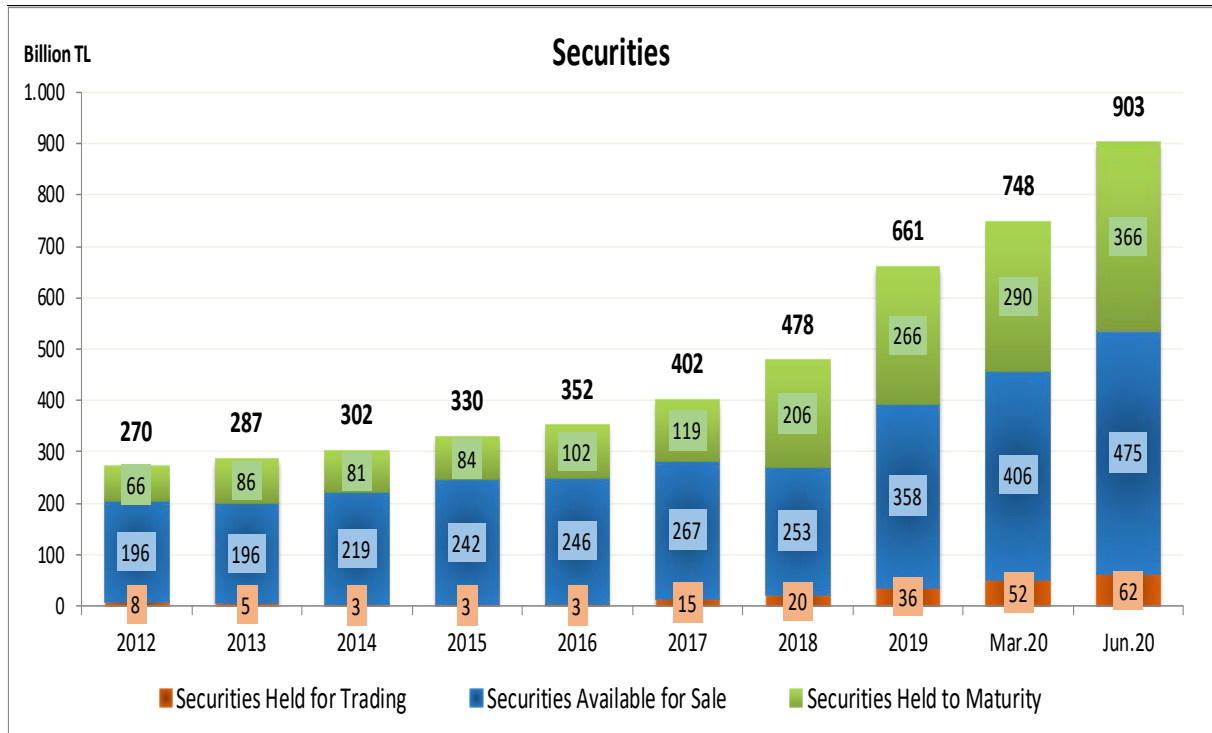
NPLs to Loans ratio in sectoral loans realized as 8,71% in construction sector, 6,37% in hotels sector and 6,11% in electric, gas and water resources sector.

Consumer NPLs Ratios

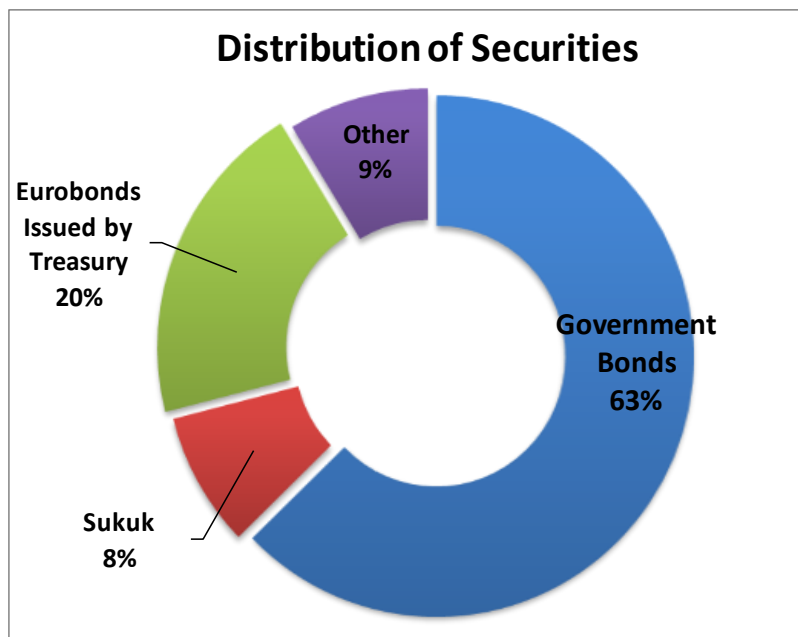


NPLs to Loans ratio of consumer loans (including personal credit cards) realized as 2,61% in June 2020 period.

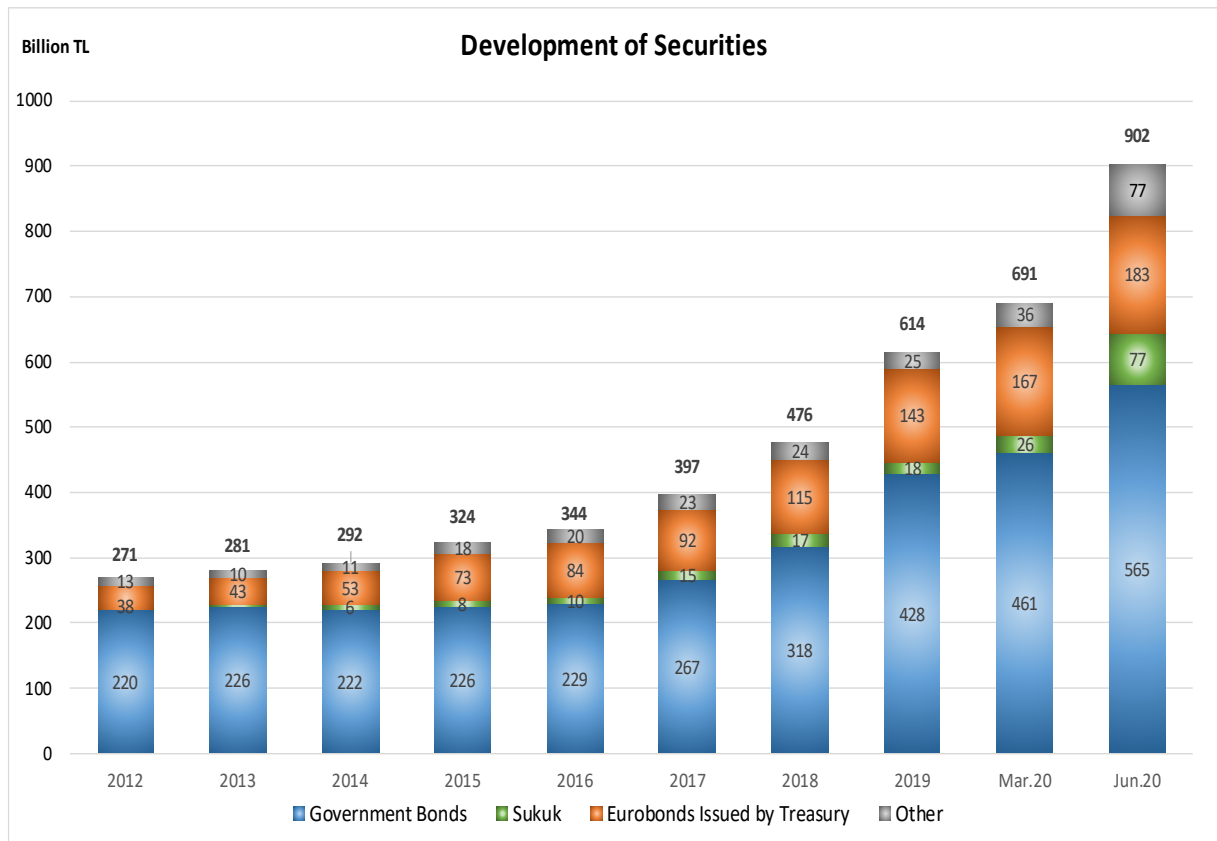
Securities



Total securities increased when compared to the previous quarter and realized as TL 903 billion.

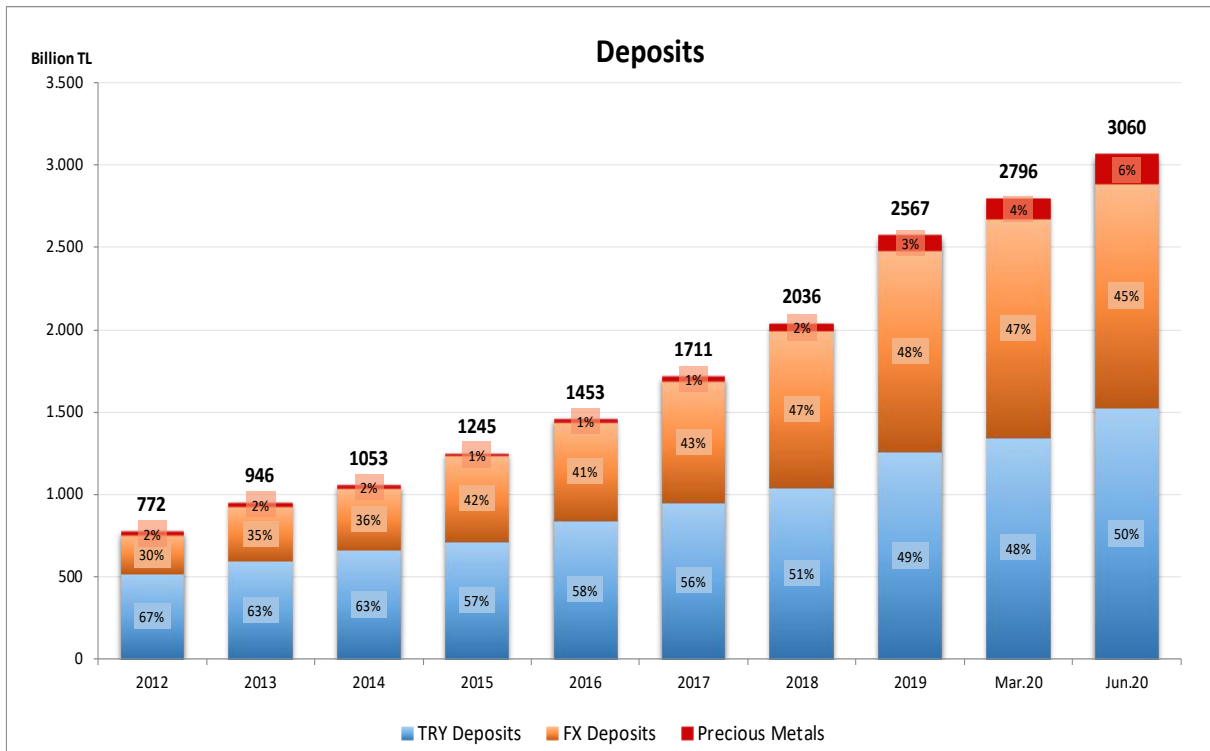


63% of securities are comprised of Government bonds, 20% are Eurobonds issued by Treasury and 8% are comprised of sukuk.

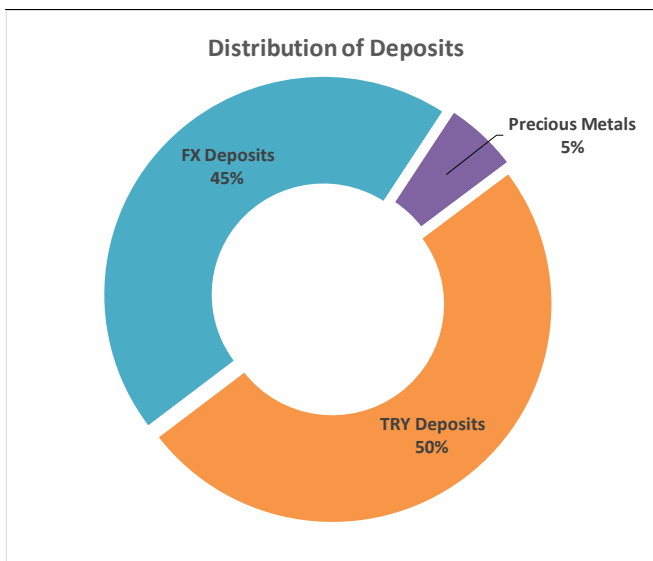


As of June 2020; Government Bonds realized as TL 565 billion, Eurobonds Issued by Treasury as TL 183 billion while Sukuk realized as TL 77 billion.

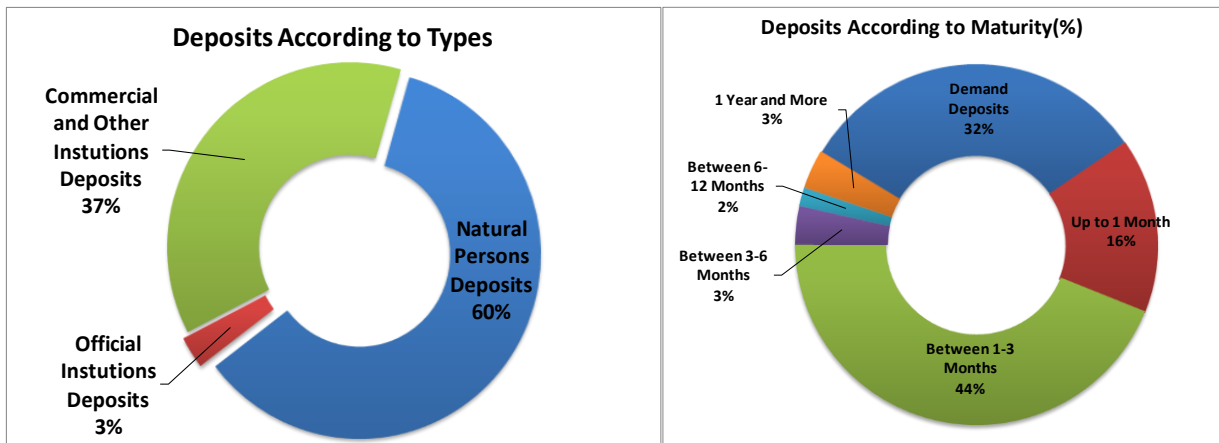
Deposits



TL 1.527 billion of total deposits is comprised of TL Deposits /Participation Funds, TL 1.364 billion comprised of FX Deposits Account/Participation Funds and TL 169 billion is comprised of precious metals accounts.

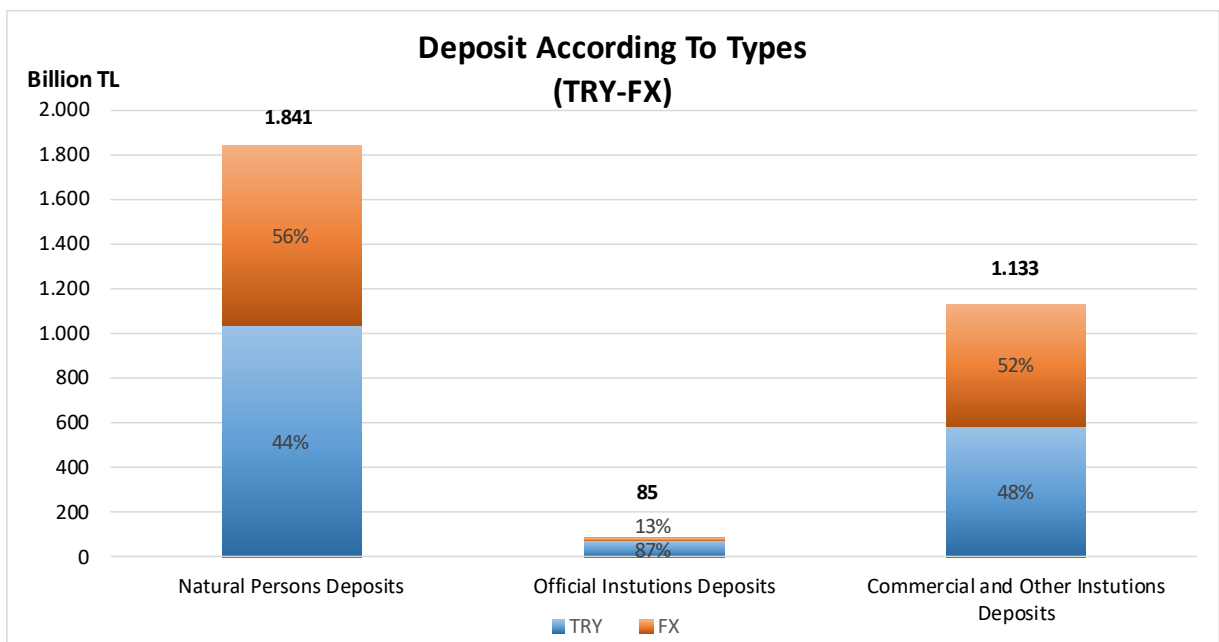


50% of total Deposits are TRY Deposits/Participation funds, 45% of FX Deposits/Participation funds and 5% of Precious Metals.



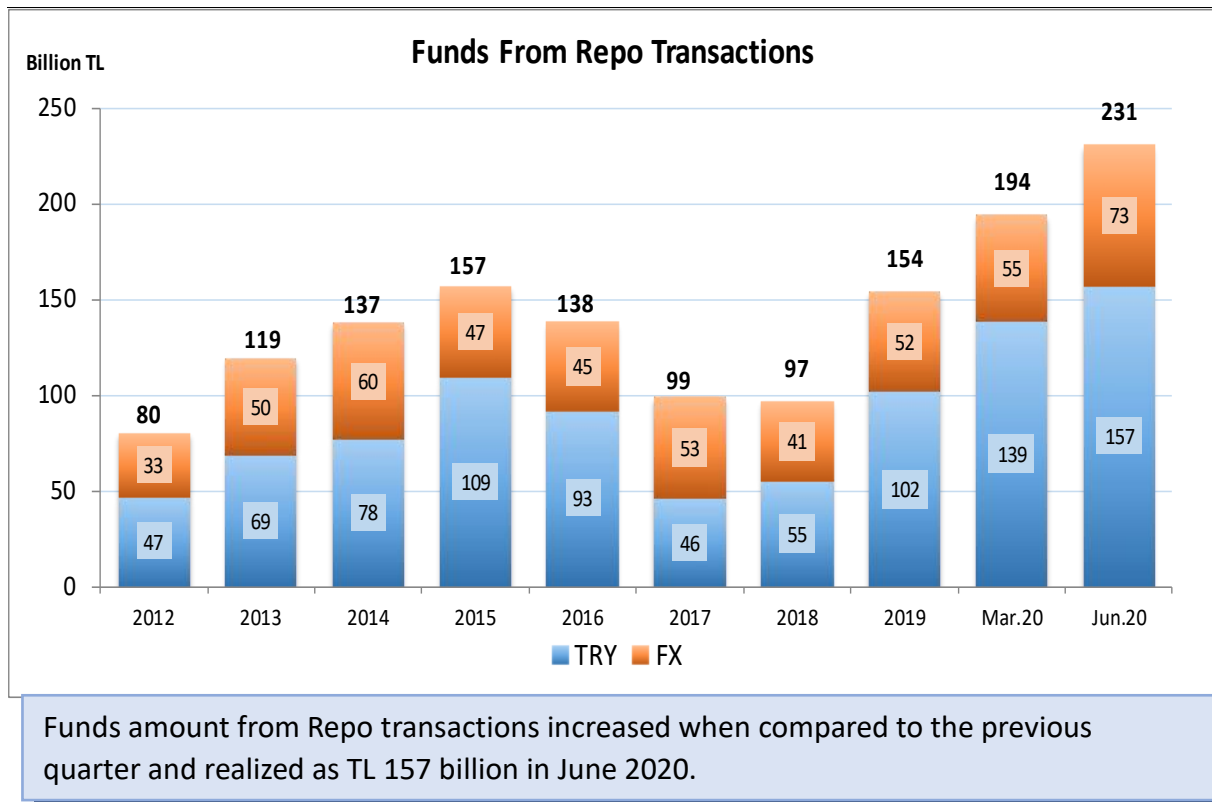
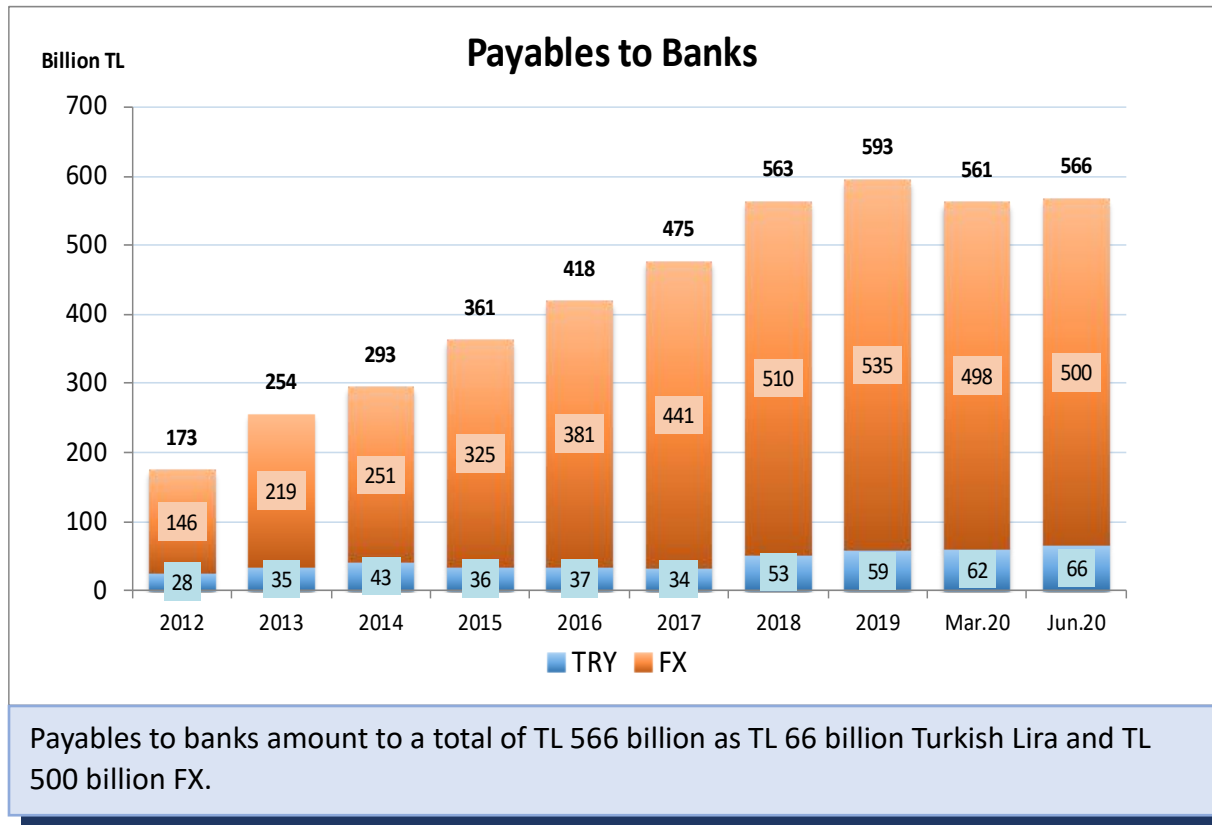
While 60% of deposits are comprised of natural person deposits, the share of commercial and other institutions deposits is 37% and share of official institutions' deposits is 3%.

The share of demand deposits in total deposits by their opening maturities is 32% and share of 1-3 month deposits is 44%.

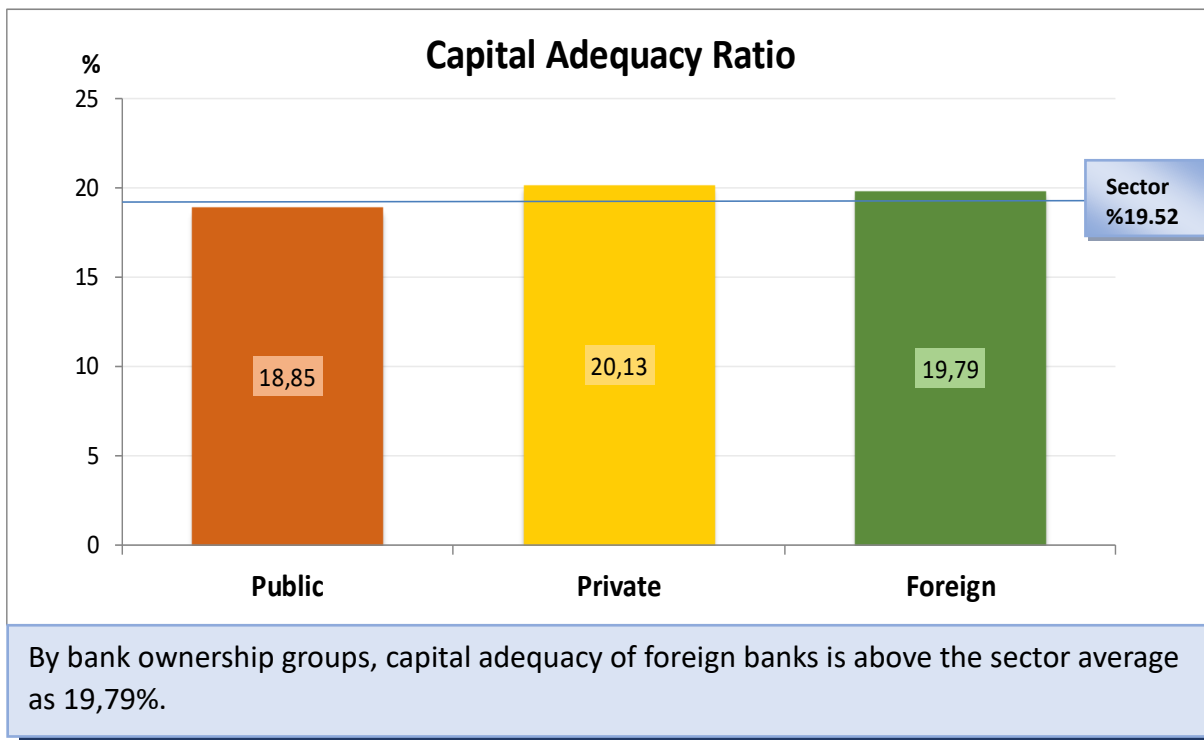
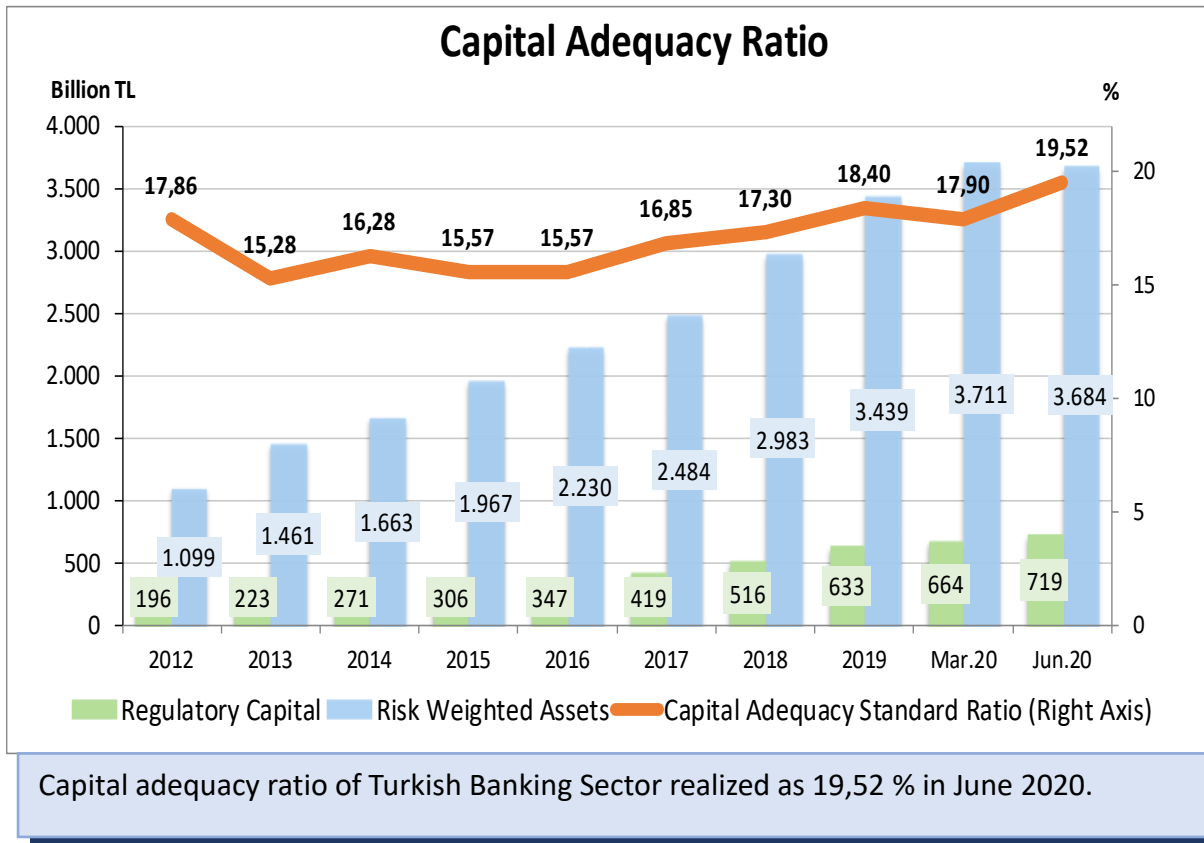


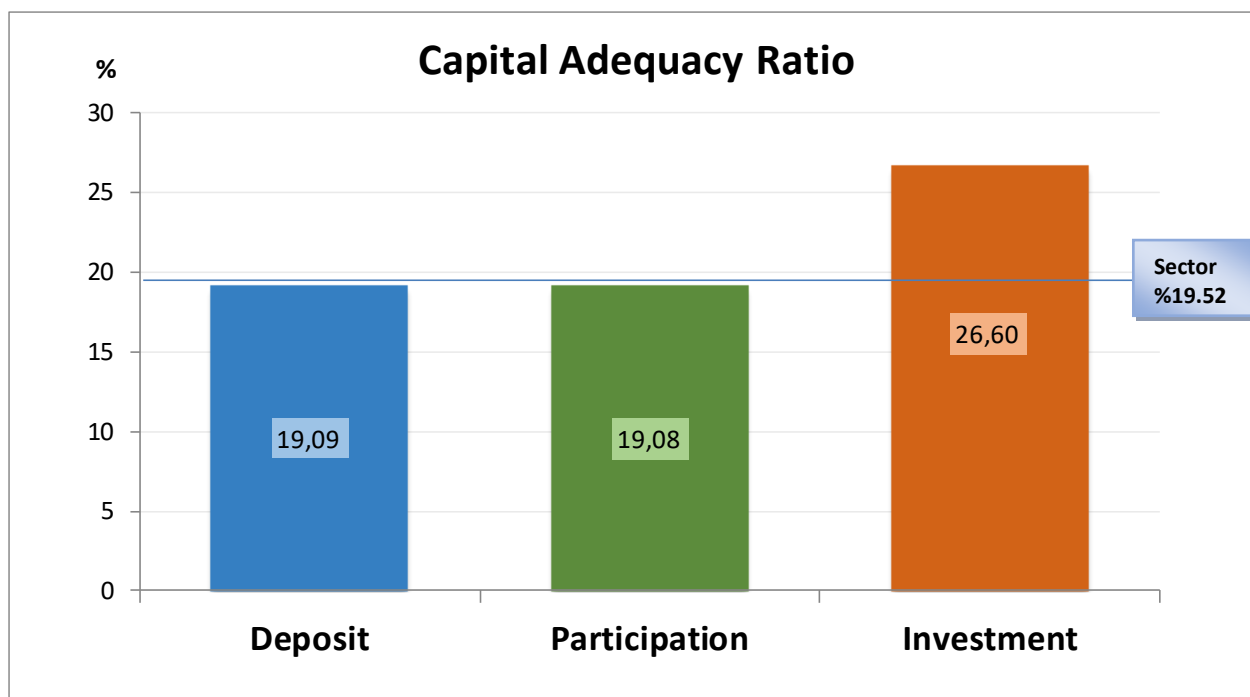
As of June 2020; TL 1.034 billion of natural persons deposits is comprised of TRY deposits while TL 807 billion is comprised of FX deposits and TL 587 billion of commercial and other institutions deposits of TRY deposits while TL 546 billion is comprised FX deposits.

Payables to Banks and Repo Transactions

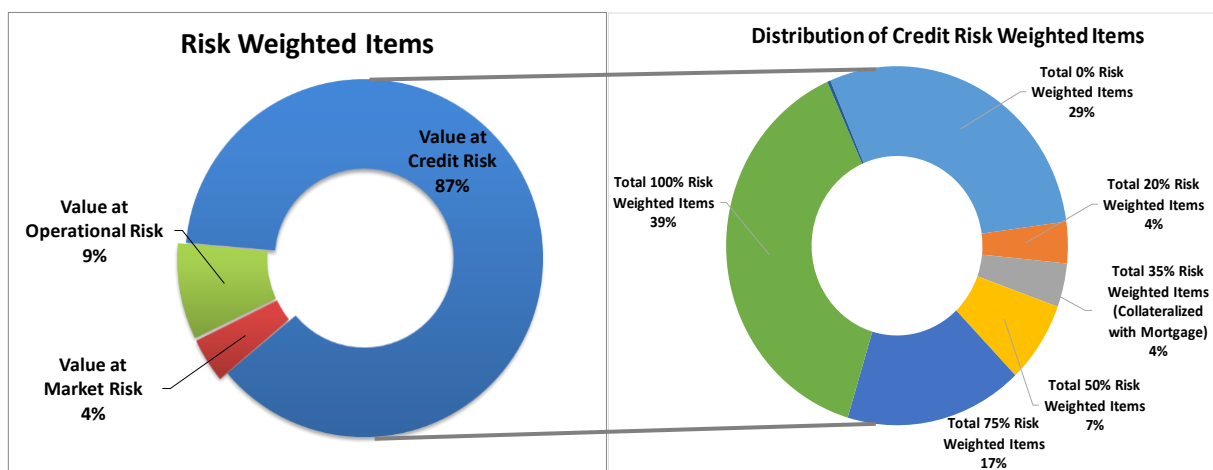


Capital Adequacy





By function groups, capital adequacy ratio realized as 19,09%, 19,08% and 26,60% for deposit banks, participation banks as well as development and investment banks, respectively.



In capital adequacy calculation, 87% of risk-weighted assets is comprised of amount subject to credit risk, 9% comprised of amount subject to operational risk and 4% 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 39% and those with 0% risk weight is 29%.

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 07 August 2020.

Department of Data and System Management
Banking Regulation and Supervision Agency
June 2020



BANKACILIK
DÜZENLEME VE DENETLEME
KURUMU

Büyükdere Cad. No:106 Esentepe-Şişli / İSTANBUL
Tel: 0212 214 50 00-01 Fax: 0212 216 09 92

