



**BANKING
REGULATION AND SUPERVISION
AGENCY OF TURKEY**

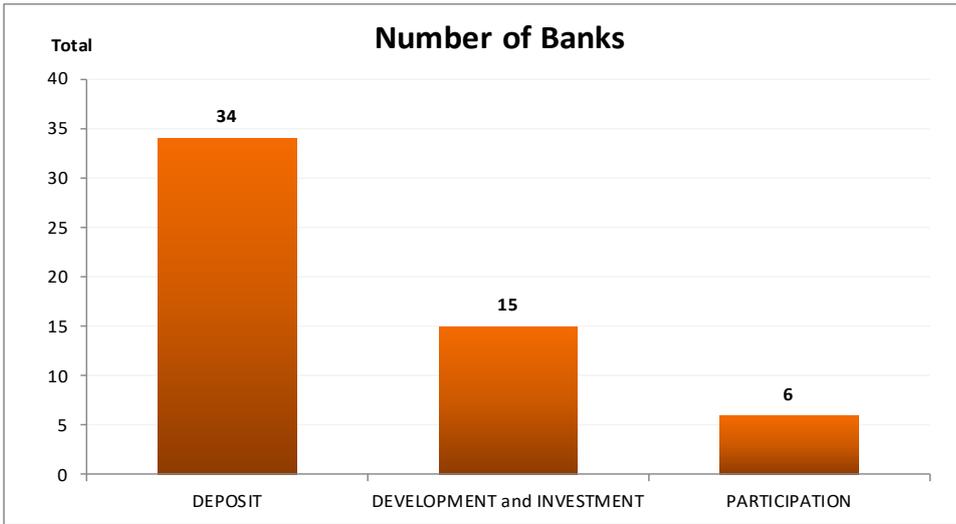


**TURKISH BANKING SECTOR
MAIN INDICATORS
DECEMBER 2021**

TABLE OF CONTENTS

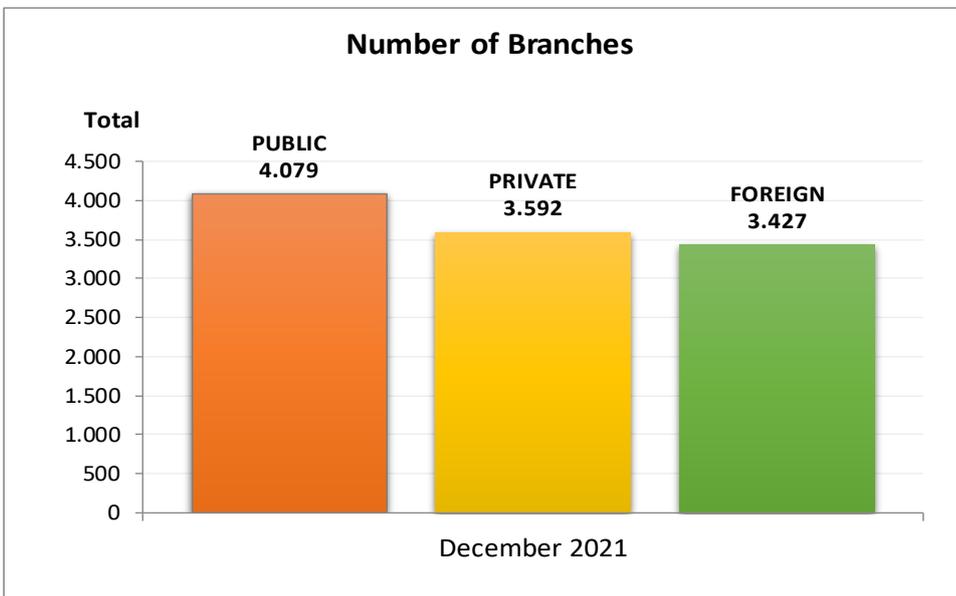
Number of Banks, Branches and Personnel.....	1
Selected Balance-Sheet Items.....	2
On-balance Sheet Figures.....	4
Off-balance Sheet Figures	5
Development of Main Figures	7
Profitability.....	8
Loans.....	10
Non-Performing Loans.....	14
Securities.....	16
Deposits.....	18
Payables to Banks and Repo.....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

Number of Banks, Branches and Personnel

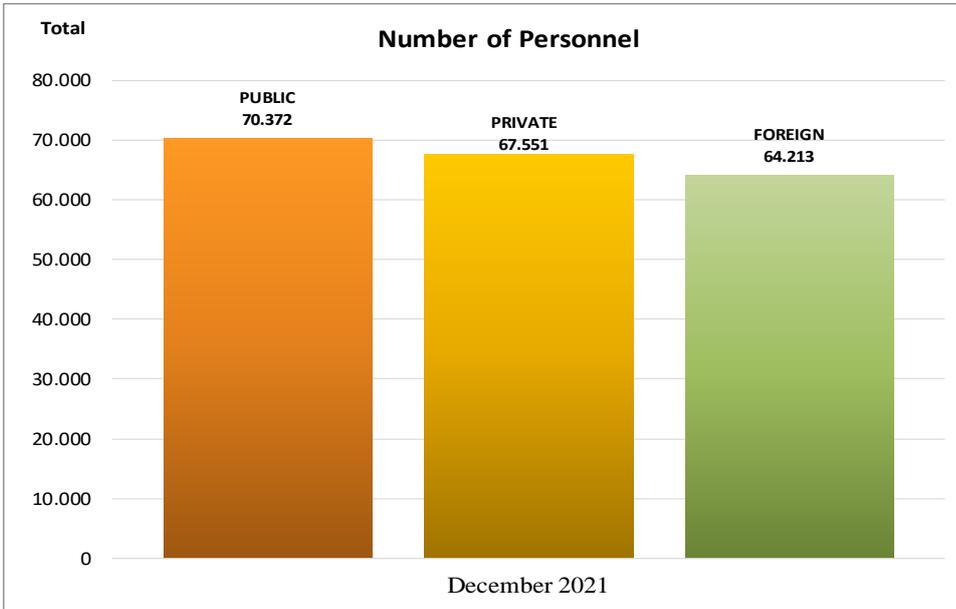


As of December 2021, there are 55 banks operating in Turkish Banking Sector as;

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



Number of branches decreased by 57 and personnel in banking sector increased by 471, respectively when compared to the previous quarter (September 2021).



As of December 2021 period, number of branches realized as 11.098 while number of personnel realized as 202.136.

Selected Balance Sheet Items

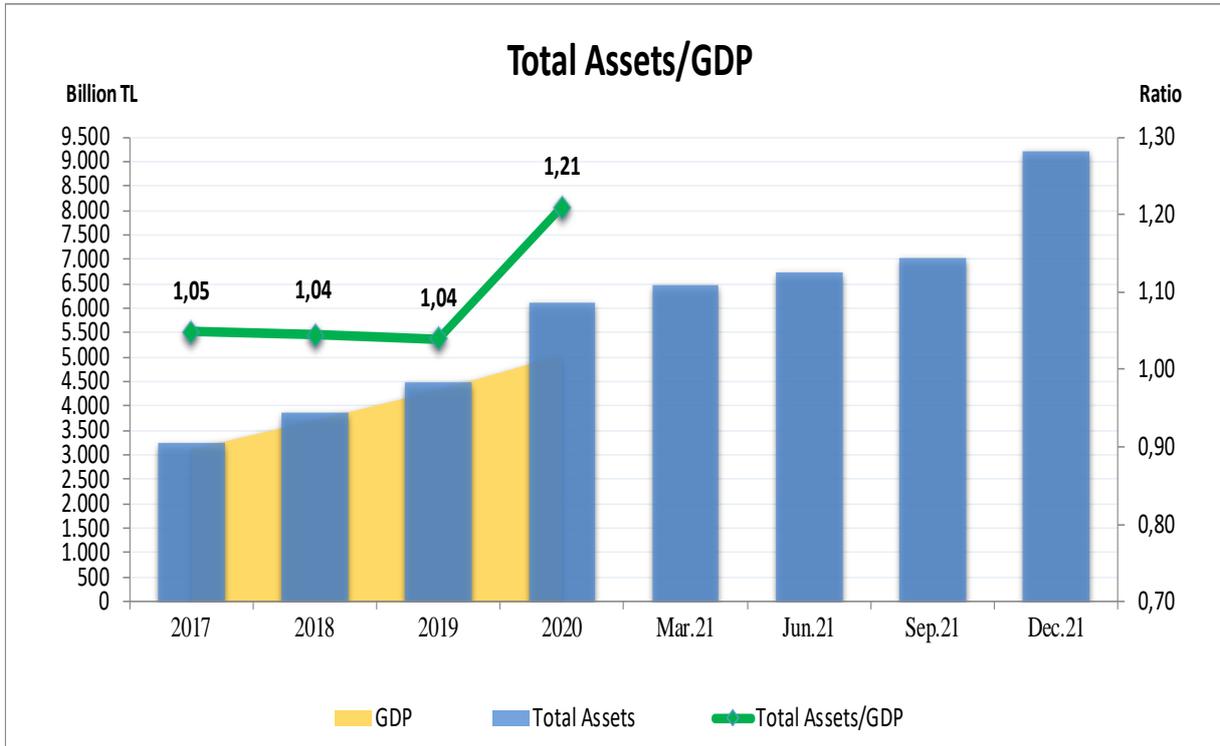
ASSETS	Total (Billion TL)	Changes (%)	
		Previous Quarter	Previously End
CASH and CASH EQUIVALENTS*	1.229	59,3	113,6
REQUIRED RESERVES	702	66,2	118,6
LOANS	4.901	21,4	37,0
NON-PERFORMING LOANS (GROSS)	160	7,5	4,9
SECURITIES	1.477	23,9	44,4
OTHER ASSETS	904	45,1	48,0
TOTAL ASSETS	9.213	30,7	50,9
LIABILITIES			
DEPOSITS	5.303	29,1	53,5
DUE TO BANKS	1.048	42,7	59,4
FUNDS FROM REPO TRANSACTIONS	587	42,1	129,9
SECURITIES ISSUED	310	27,5	38,4
EQUITIES	711	8,6	18,6
OTHER LIABILITIES	1.254	40,2	37,1
TOTAL LIABILITIES	9.213	30,7	50,9

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

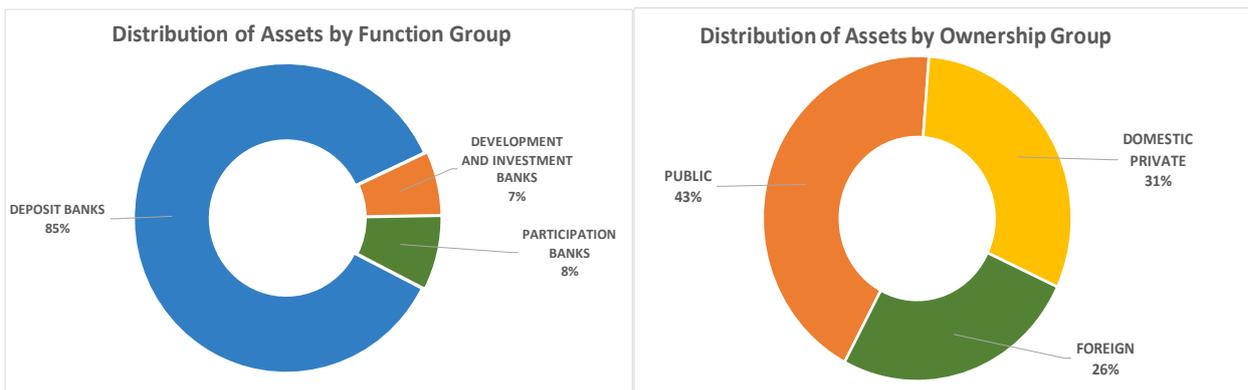
Total assets of Turkish Banking Sector increased by 50,9% to TL 9.213 billion in December 2021 when compared to the previous year-end.

OFF-BALANCE SHEET ITEMS	Total (Billion TL)	Changes (%)	
		Previous Quarter	Previously End
Contingencies	1.674	34,1	67,0
Commitments	7.666	34,6	53,5
- Derivative Financial Instruments	6.199	39,7	55,9
- Other Commitments	1.467	16,9	44,2

Of off-balance sheet items,
 - Contingencies increased by 67,0%;
 - Derivative financial assets increased by 55,9%
 In December 2021 when compared to the previous year-end.



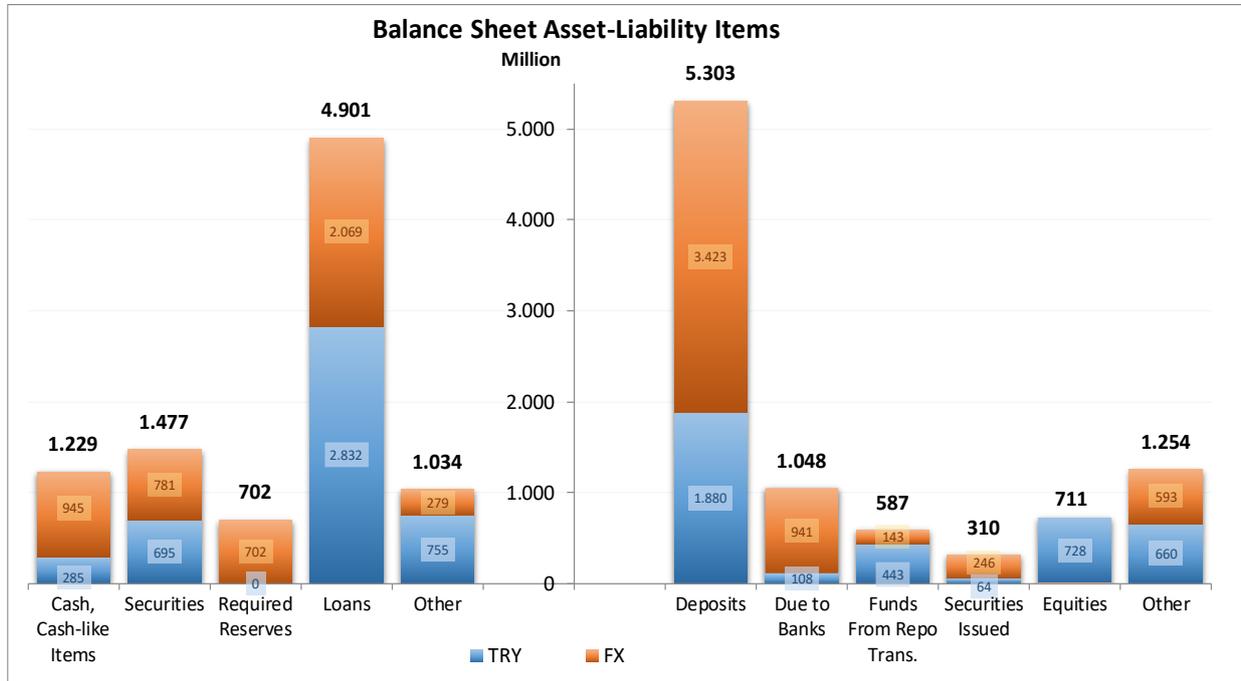
The ratio of asset size of Turkish Banking Sector to GDP realized as 1,21 as of end-2020.



As of December 2021; share of deposit banks, participation banks and development and investment banks in total assets of the banking sector realized as 85%, 8% and 7% respectively.

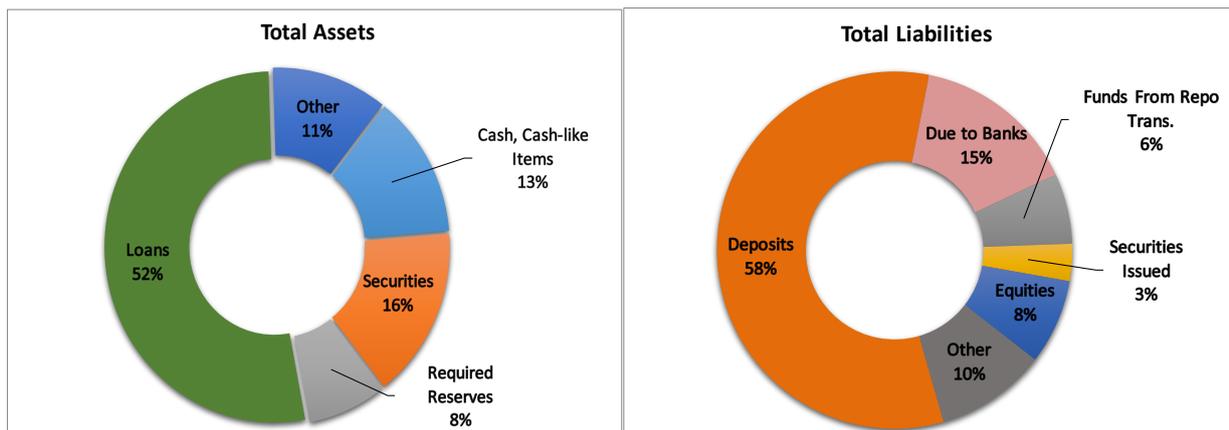
According to the ownership group; share of public, domestic private and foreign banks in total assets of the banking sector realized 43%, 31% and 26% respectively.

On-balance Sheet Figures



The ratio of FX assets in balance sheet to total assets realized as 51% while the ratio of total FX liabilities to total liabilities realized as 58%.

The share of FX loans in total loans is 42% while the ratio of FX deposit to total deposit is 65%.

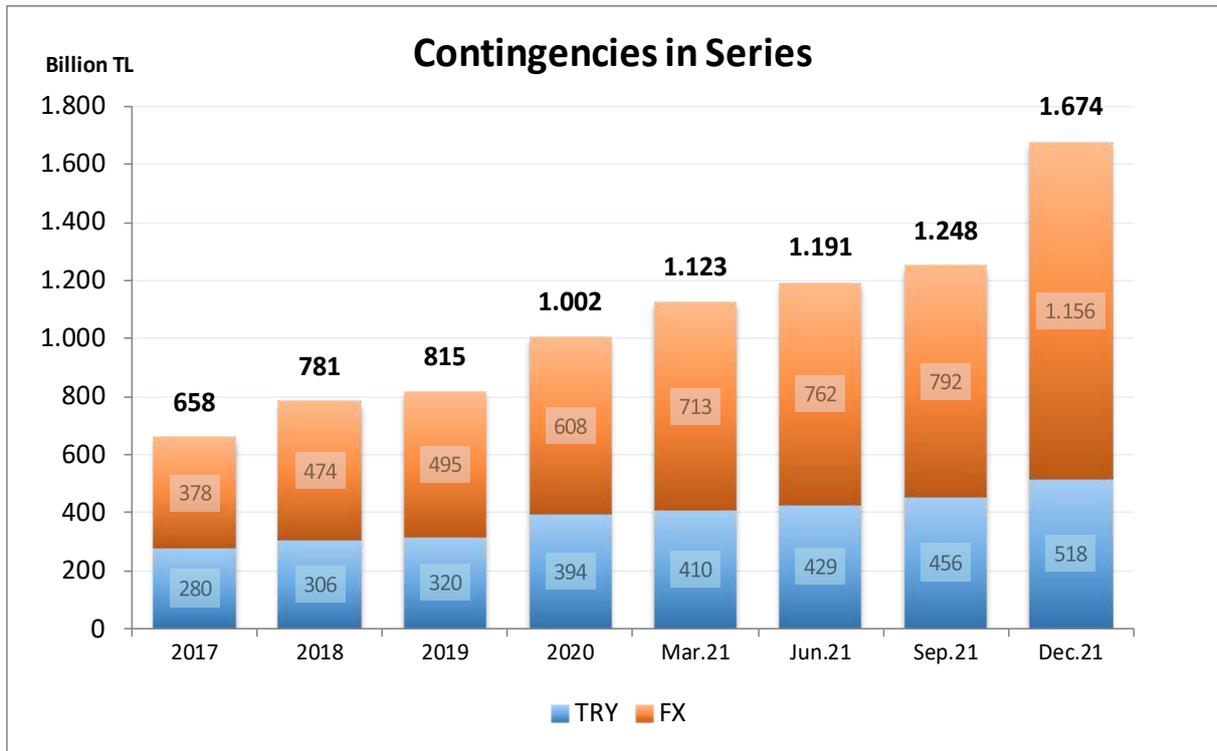


The share of loans, securities and required reserves in total assets realized as 52%, 16% and 8%, respectively.

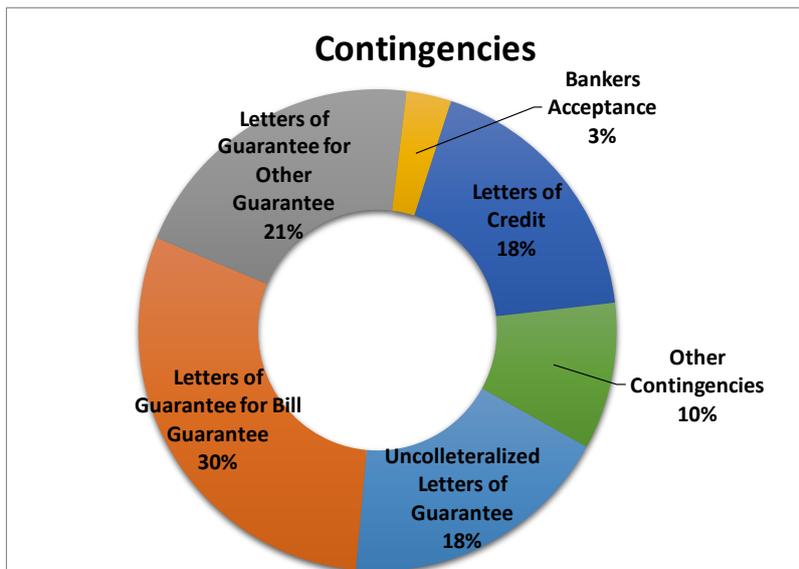
While deposit has the biggest share by 58% in total liabilities, share of payables to banks is 15% and funds from repo is 6%.

The share of equities in total liabilities is 8%.

Off-Balance Sheet Figures

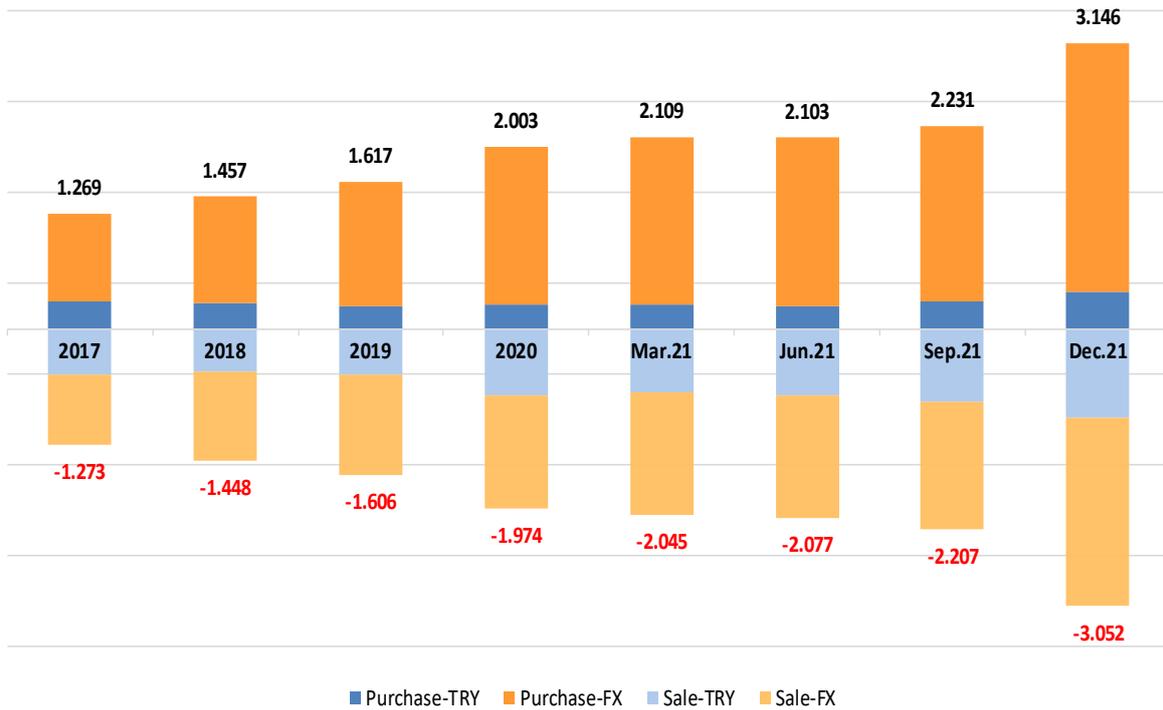


As of December 2021, size of contingencies realized as TL 1.674 billion.



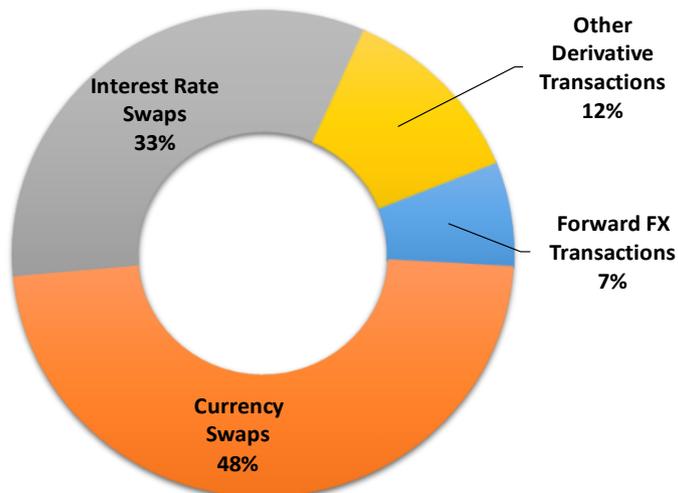
As letters of guarantee is the biggest share in contingencies with 69%, share of letters of credit is 18%.

Derivative Financial Instruments



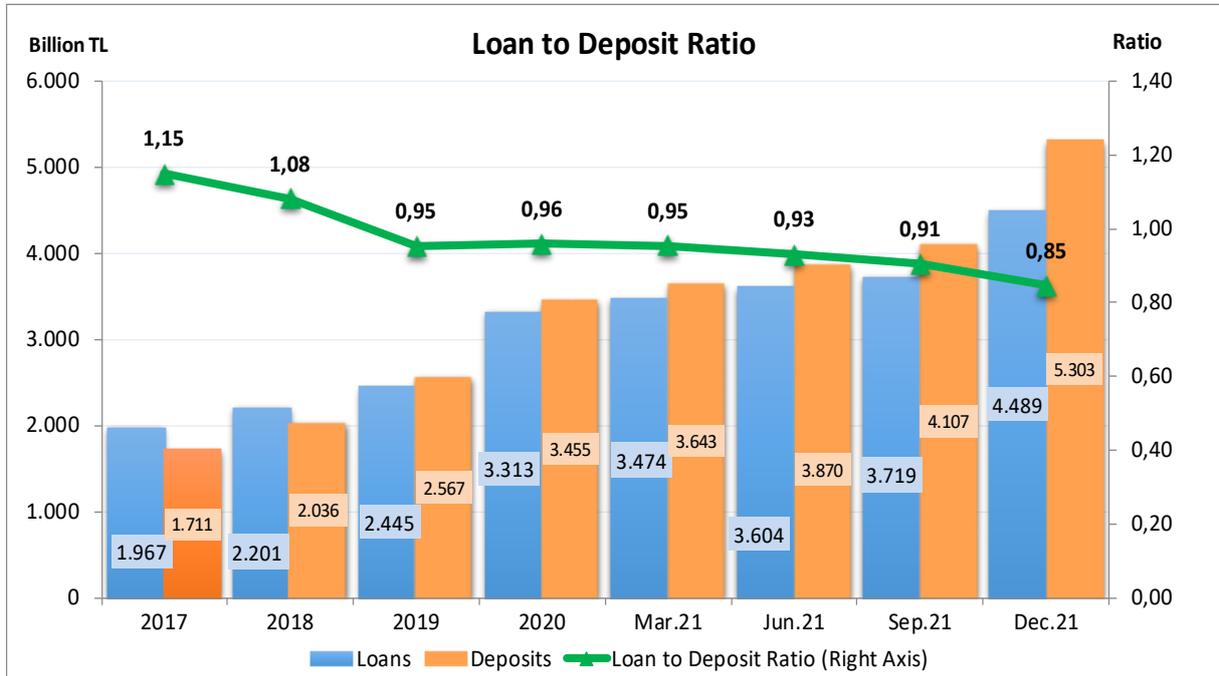
As of December 2021, derivative purchase amount realized as TL 3.146 billion and derivative sales amount realized as TL 3.052 billion.

Derivative Financial Instruments



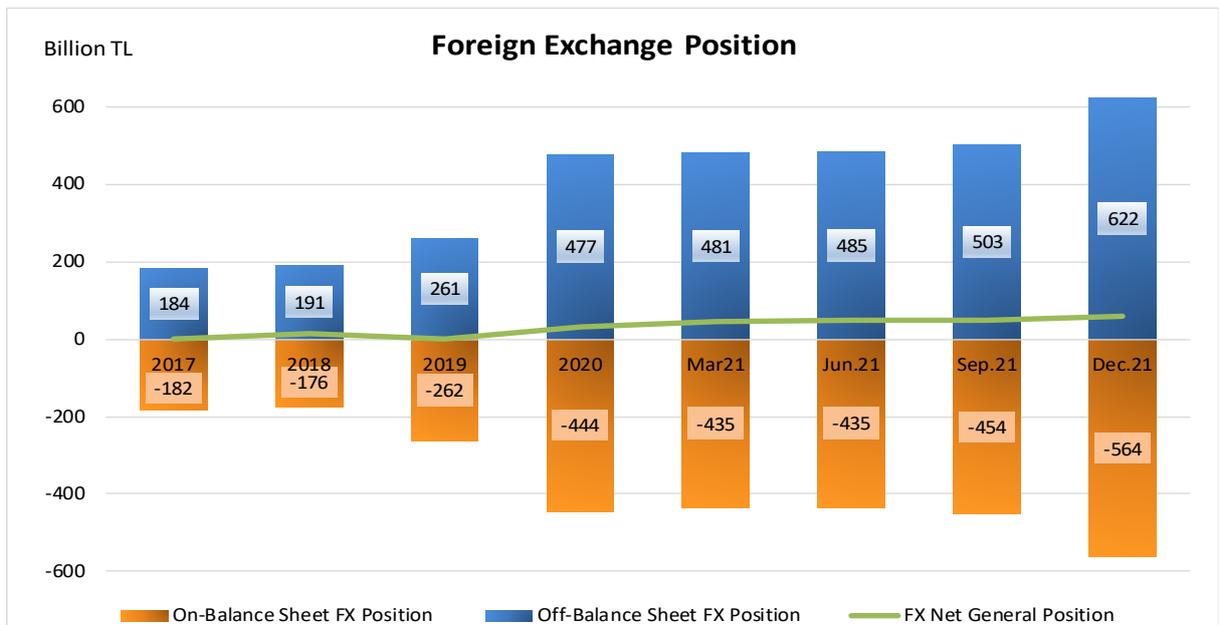
48% of derivative transactions in off-balance sheet items is from swap money transactions, 33% from swap interest rate transactions and 7% is from forward exchange transactions.

Development of Main Figures



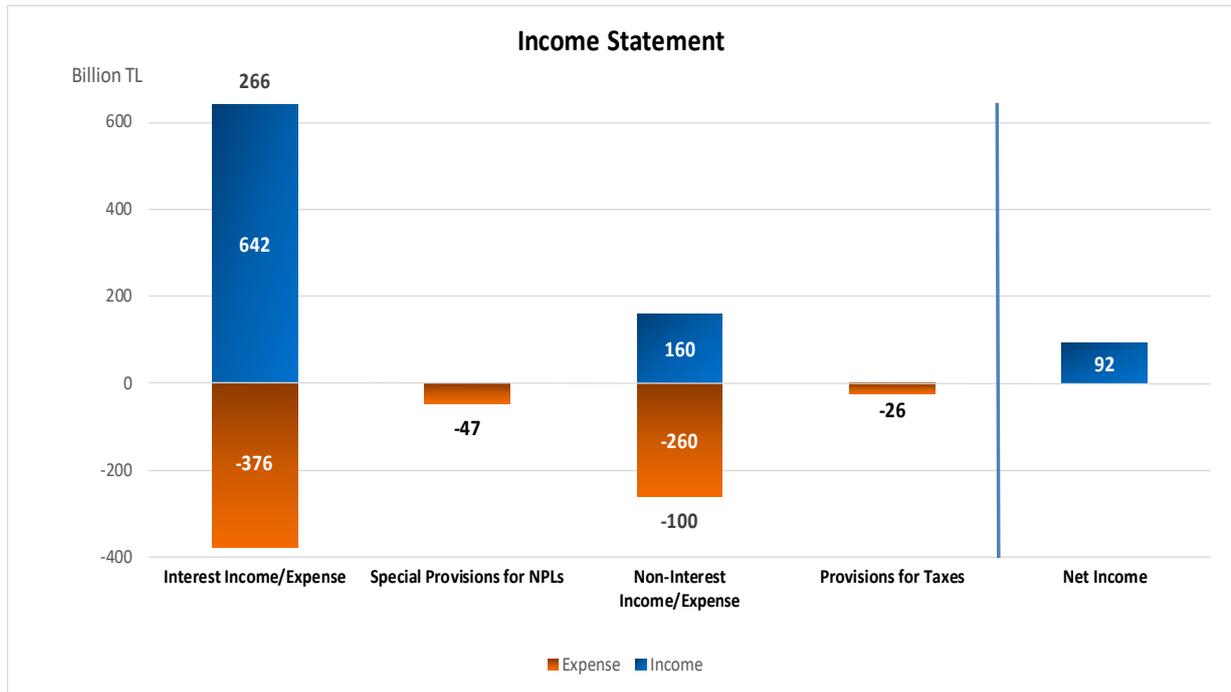
Conversion ratio of deposit to loans is 0,85 as of December 2021.

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

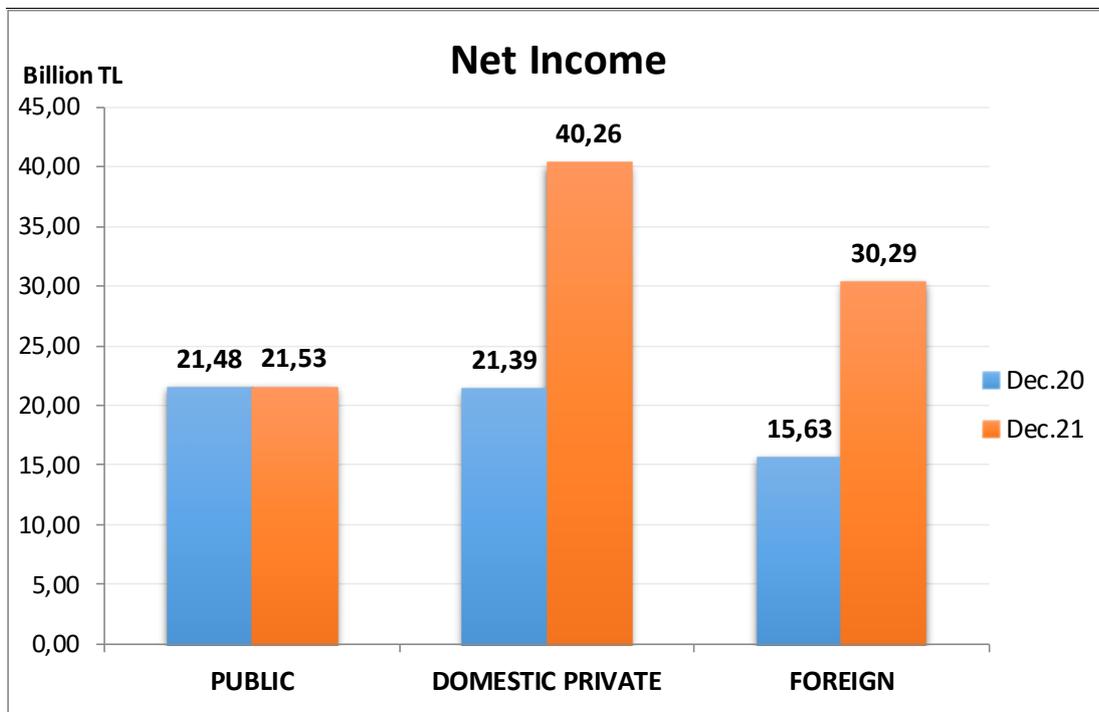


Off-balance sheet FX position has a surplus of TL 622 billion while on-balance sheet FX position has a deficit of TL 564 billion and FX Net General Position has a surplus of approximately TL 57 billion.

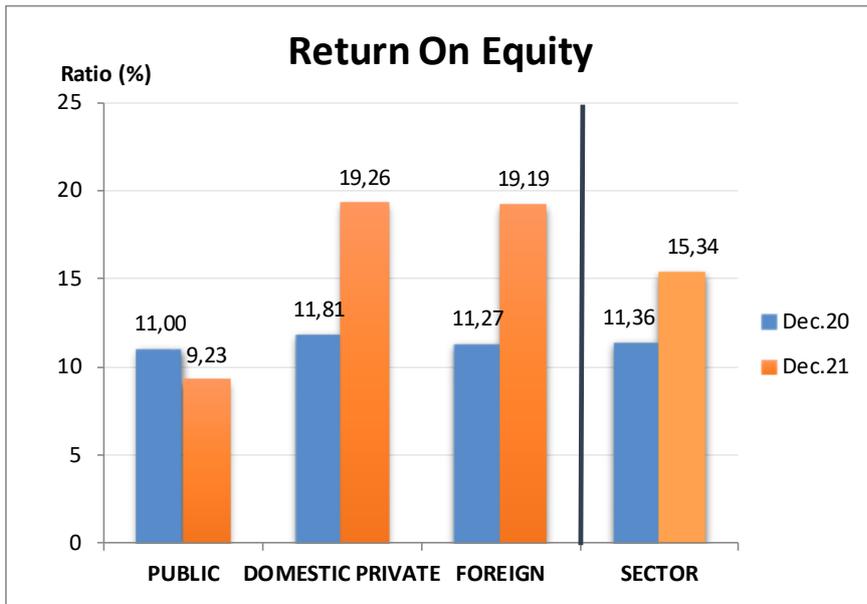
PROFITABILITY



In the income statement of banking sector, interest income realized as TL 642 billion and interest expense realized as TL 376 billion. As of December 2021, net income of Turkish Banking Sector is TL 92 billion.

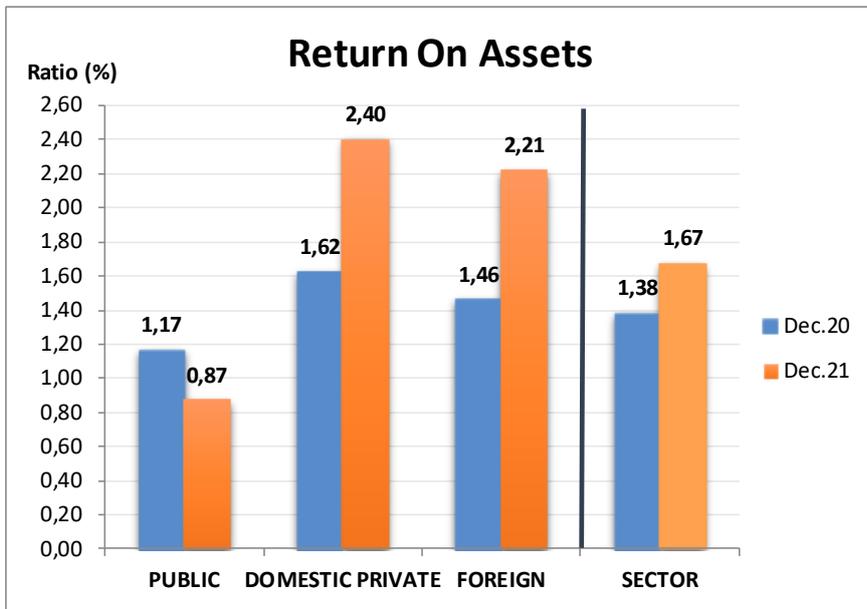


Net income of December 2021 period increased in public banks group and increased in domestic private and foreign banks groups when compared to the same period of 2020.

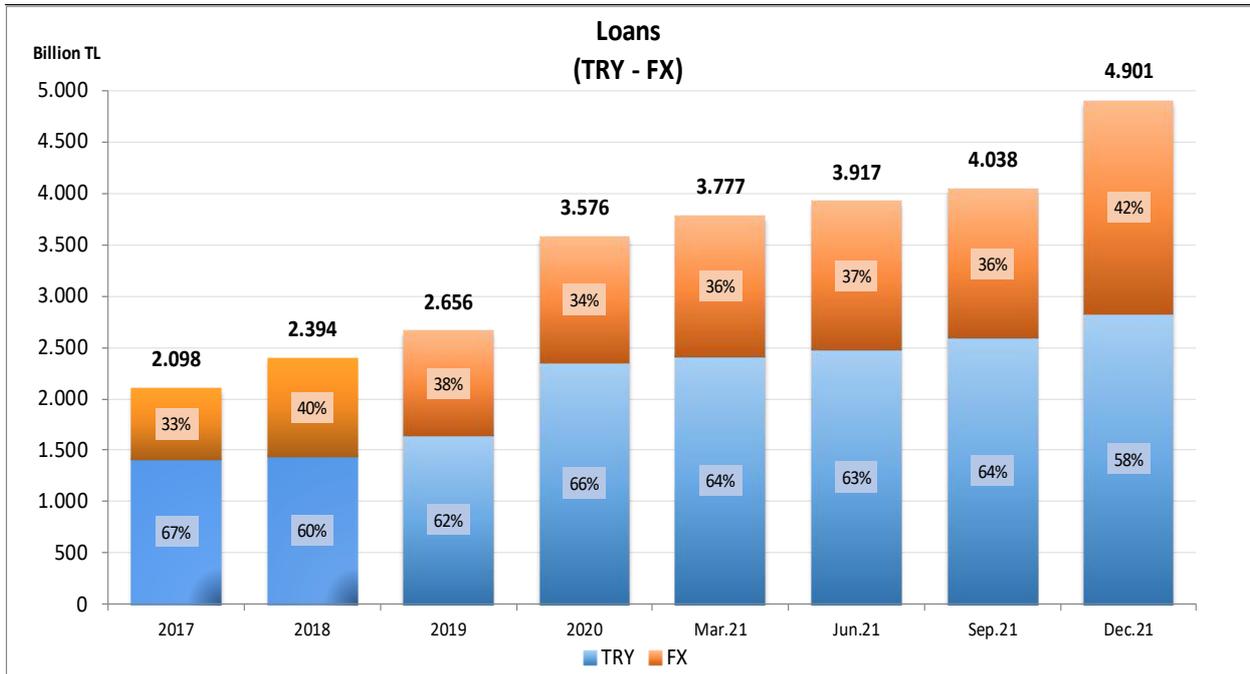


ROE of Turkish banking sector realized lower in public banks groups and higher in domestic private and foreign banks groups when compared to the same period of the previous year.

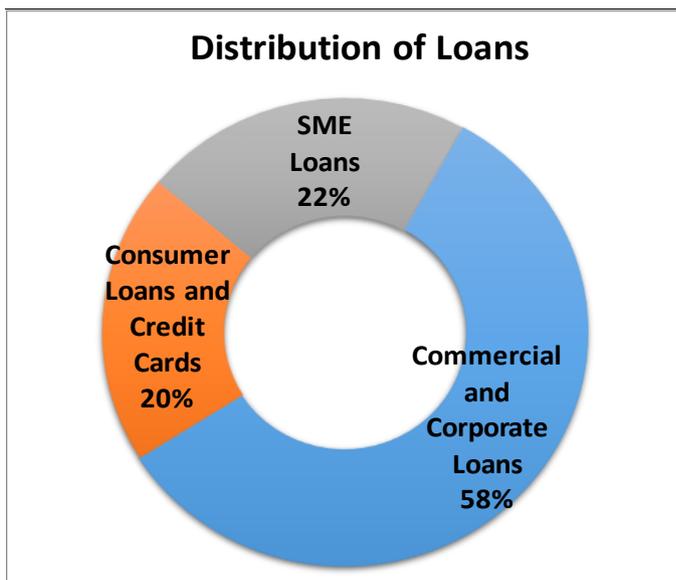
ROA of Turkish banking sector as of December 2021 realized higher as to the same period of the previous year.



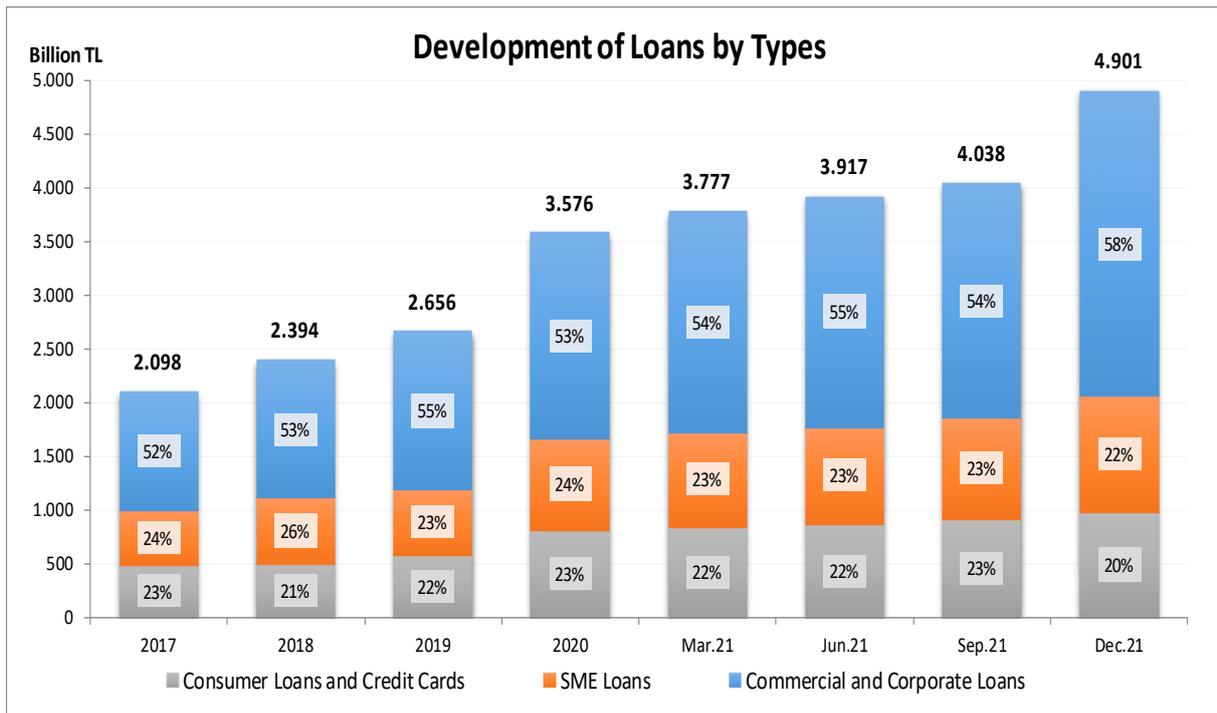
LOANS



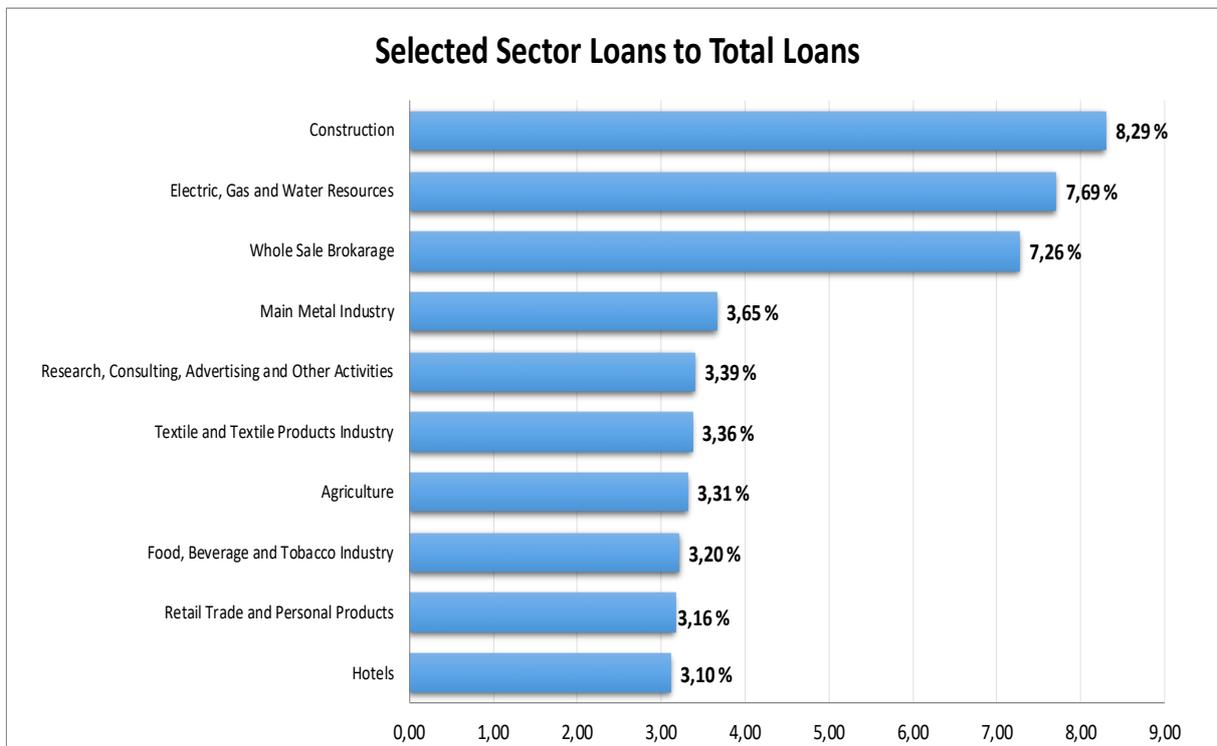
As of December 2021, total loans amount to TL 4.901 billion and TL 2.832 billion of the mentioned amount is comprised of TL loans while TL 2.068 billion is comprised of FX loans.



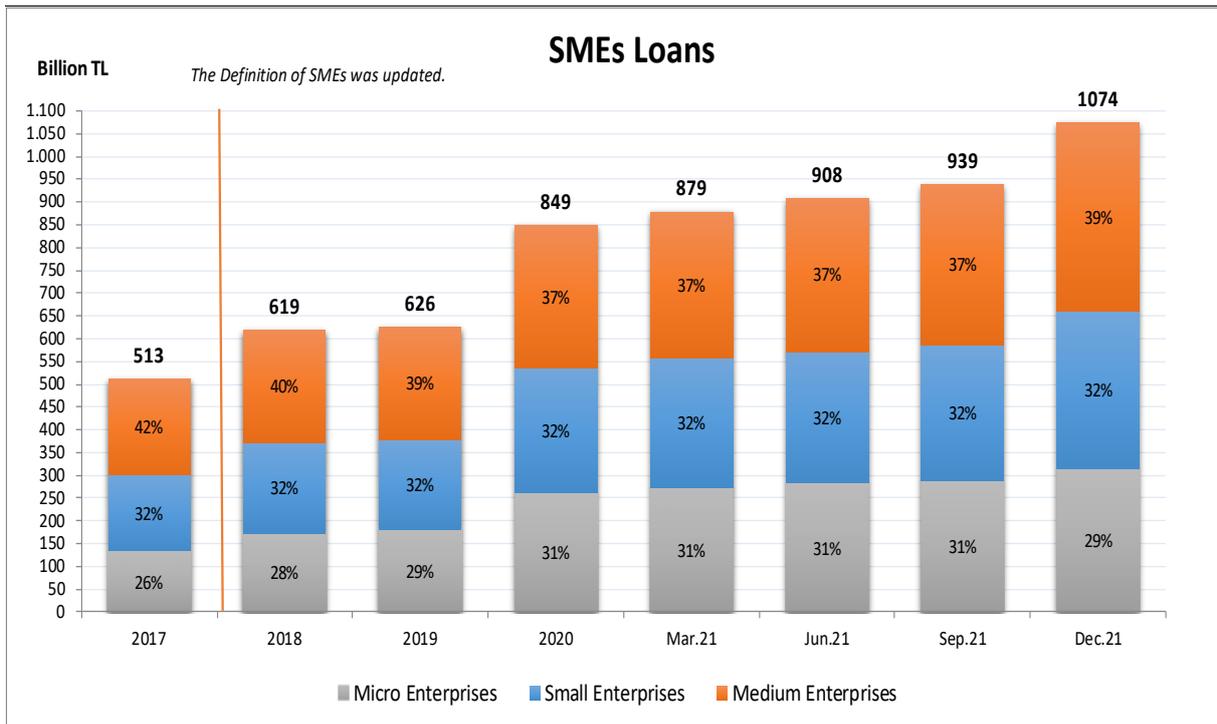
Share of commercial and corporate loans is 58%, share of SMEs loans is 22% and share of consumer loans (including credit cards) is 20% in total loans.



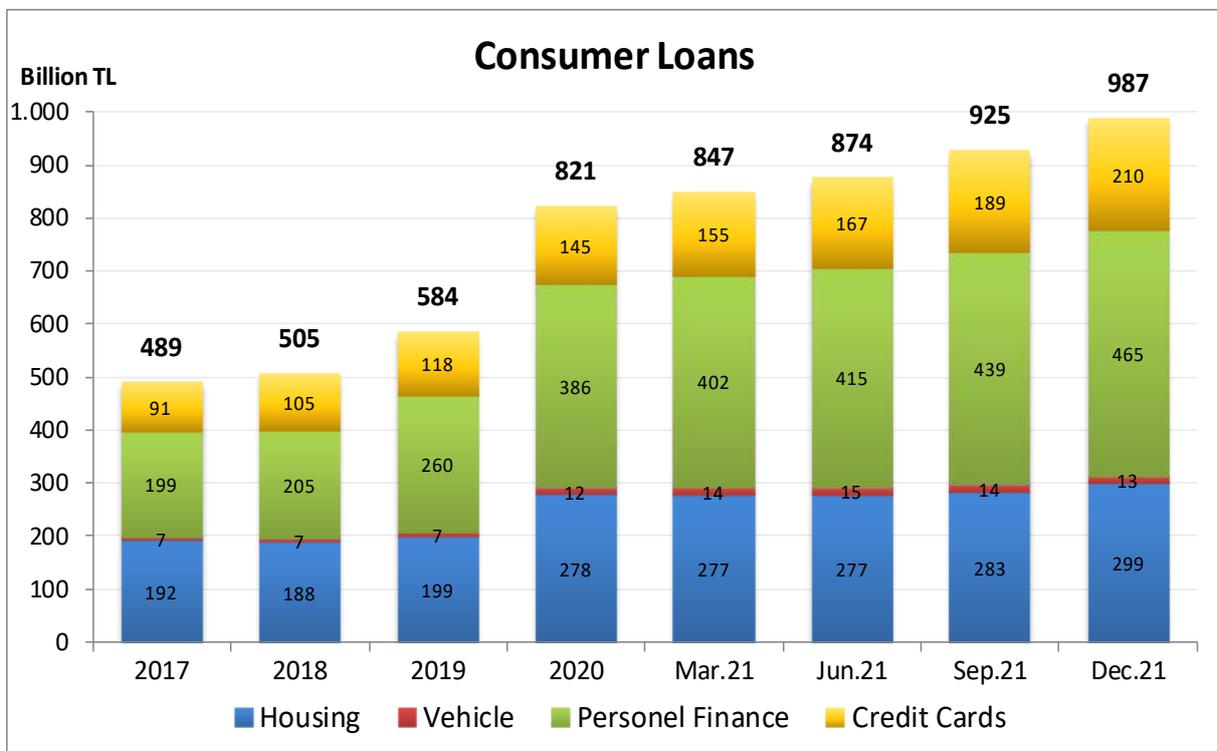
As of December 2021; commercial and corporate loans realized as TL 2.840 billion, SMEs loans as TL 1.074 billion while consumer loans and credit cards realized as TL 987 billion.



The share of construction sector is 8,29% and share of wholesale brokerage sector in total loans is 7,26%.

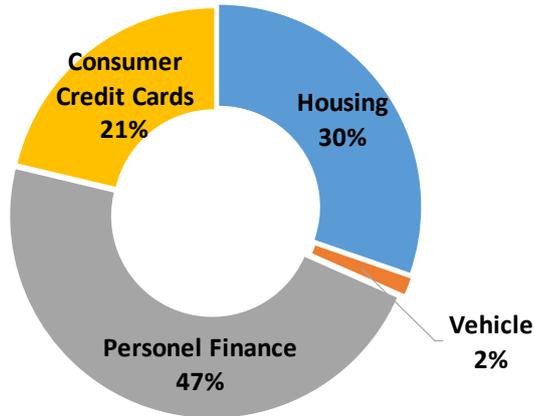


According to operating classes, micro, small enterprises and medium SMEs loans increased when compared to the previous quarter.



In December 2021 period, consumer loans increased as to the previous quarter and realized as TL 987 billion. Housing loans, credit cards as well as personal finance loans realized as TL 299 billion, TL 210 billion and TL 465 billion, respectively.

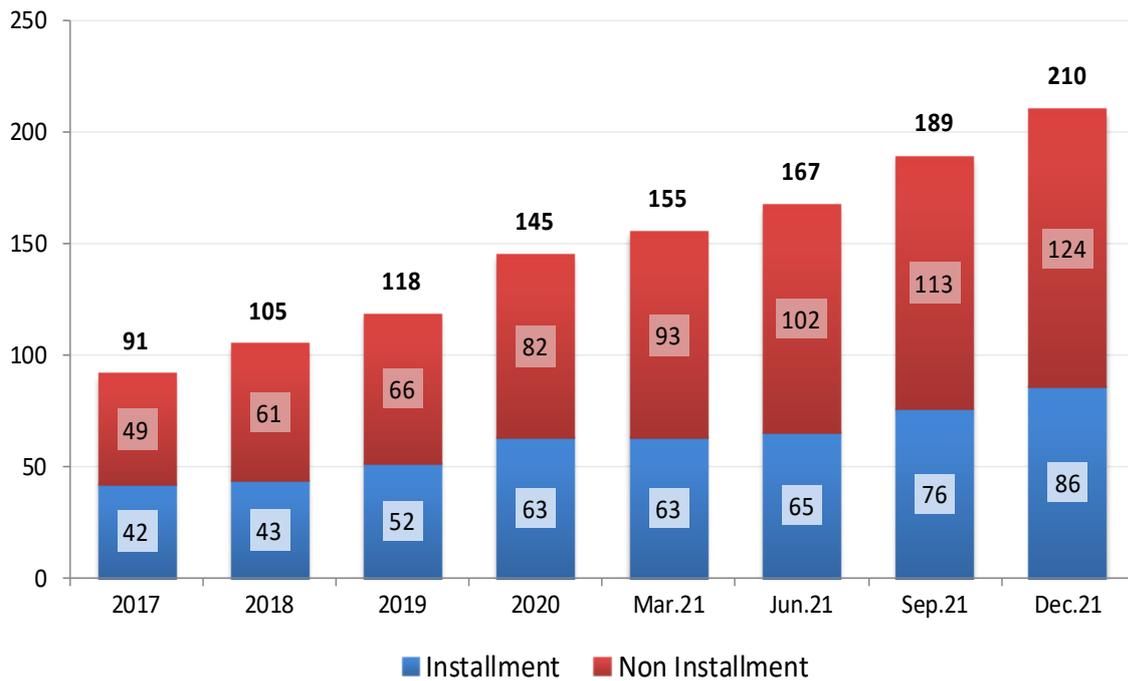
Distribution of Consumer Loans



In consumer loans, the share of personal finance loans is 47%, housing loans 30% and share of credit cards is 21%.

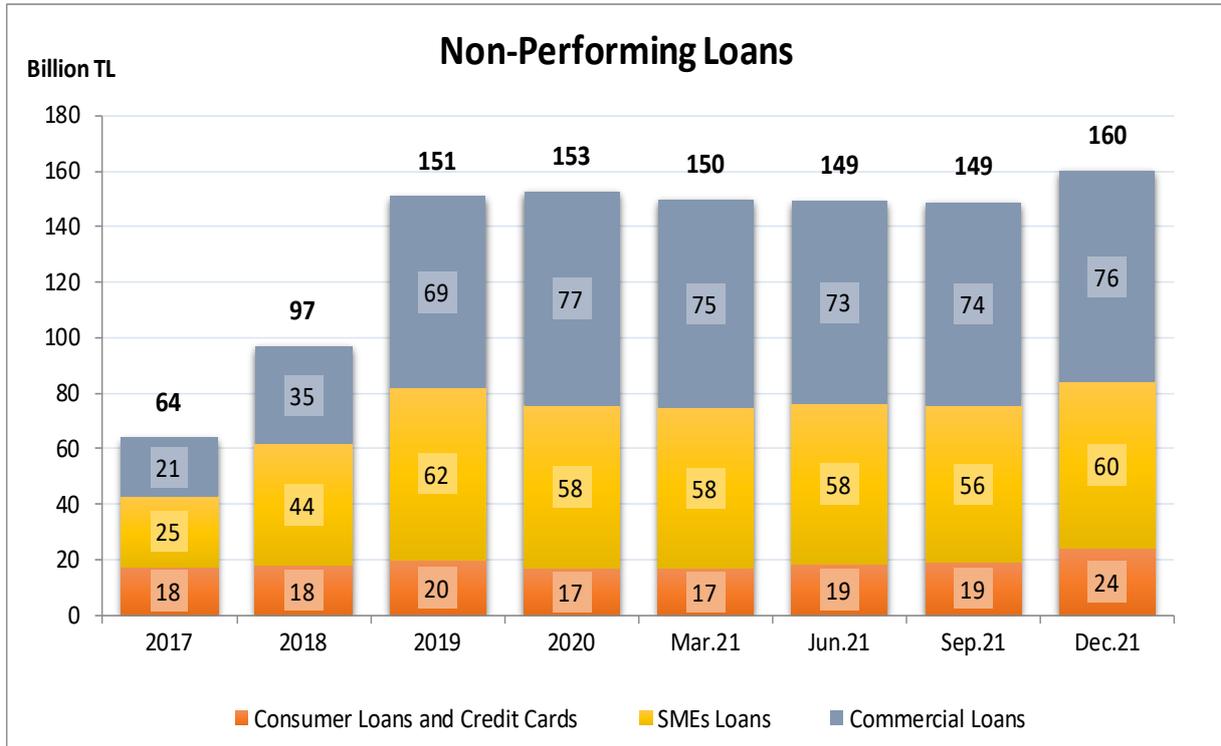
Billion TL

Consumer Credit Cards

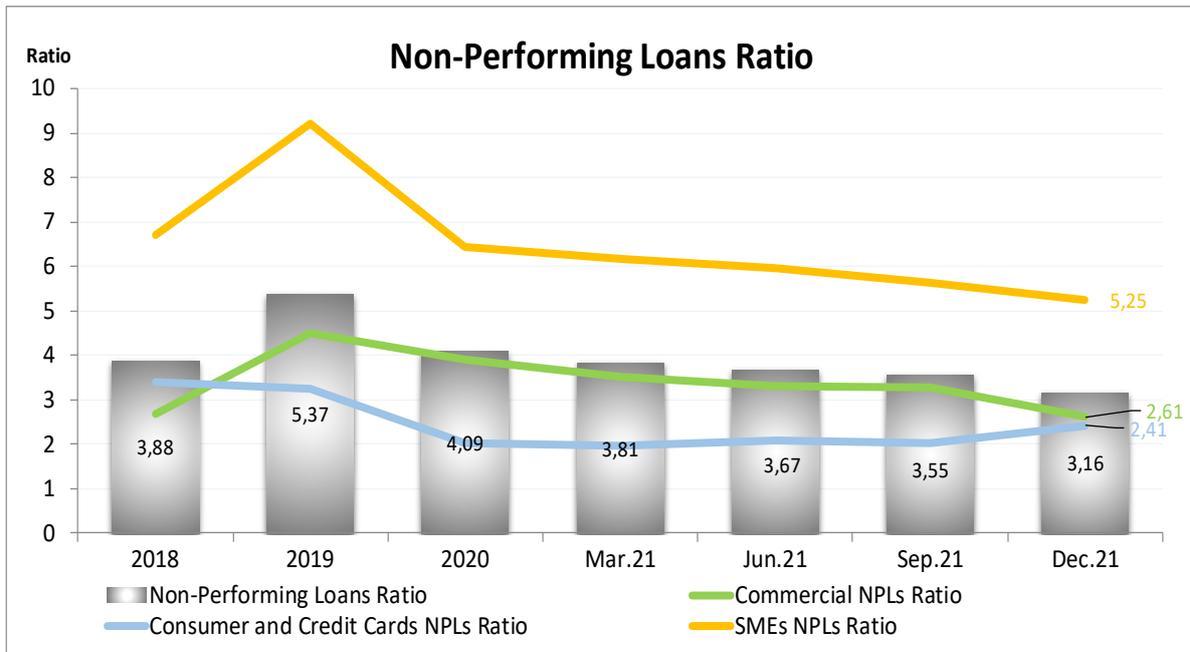


Personal credit cards amount increased when compared to the previous period and realized as TL 210 billion in December 2021.

Non-performing Loans

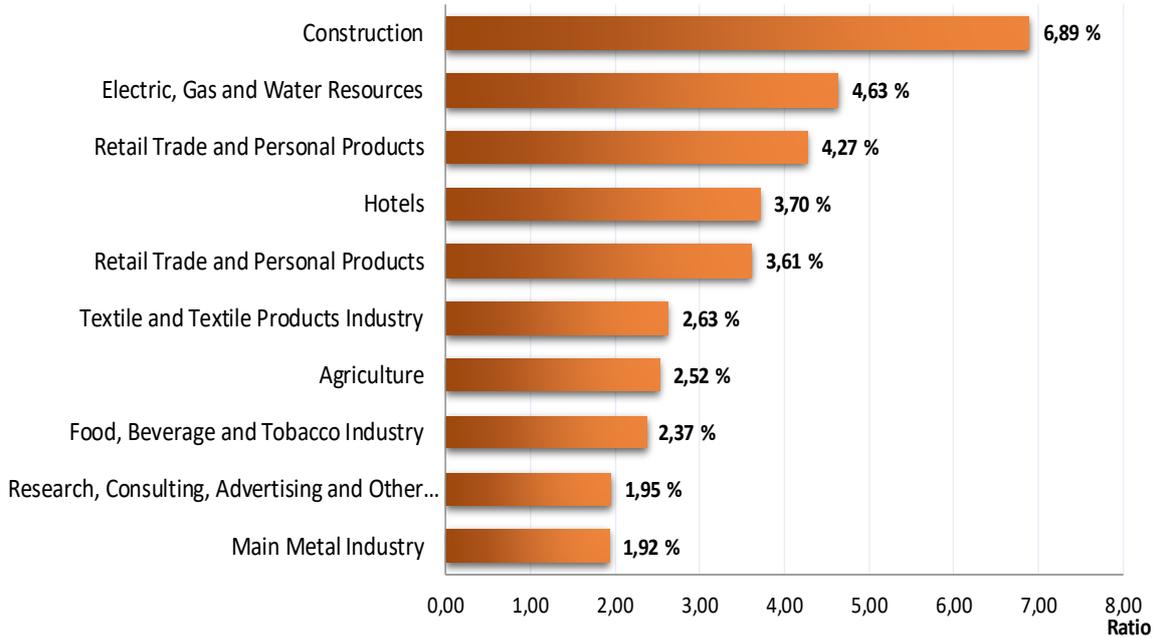


As of December 2021, gross amount of NPLs is TL 160 billion.



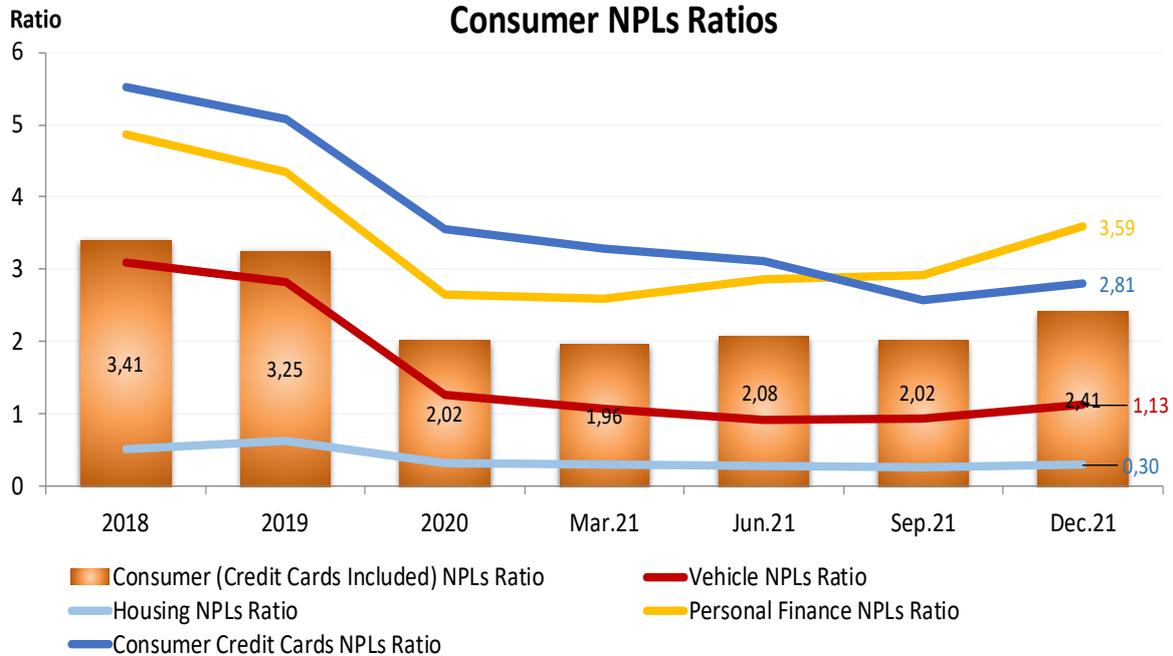
NPLs to Loans ratio in banking sector realized as 3,16% in December 2021.

Selected Sectors NPLs Ratios



NPLs to Loans ratio in sectoral loans realized as 6,89% in construction sector, 4,63% in electric, gas and water resources sector, 4,27% in retail trade and personal product sector.

Consumer NPLs Ratios

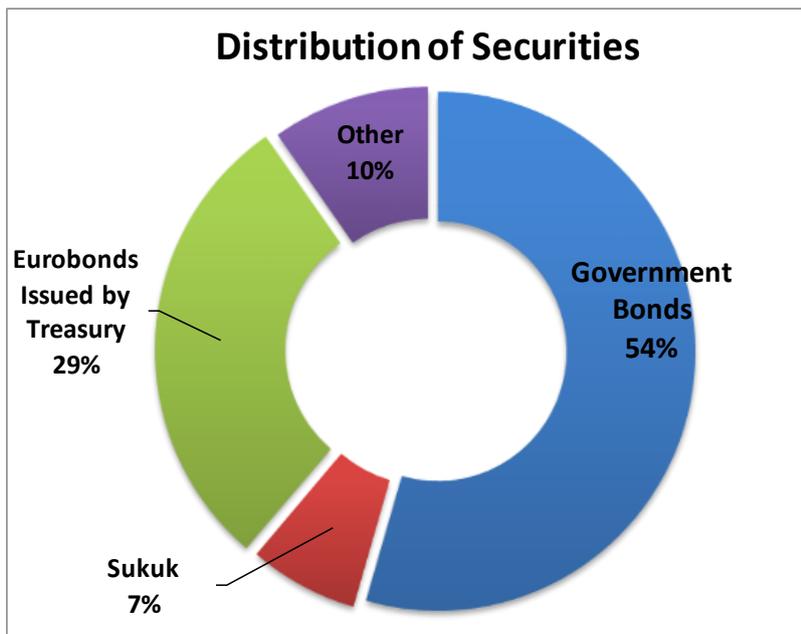


NPLs to Loans ratio of consumer loans (including personal credit cards) realized as 2,41% in December 2021 period.

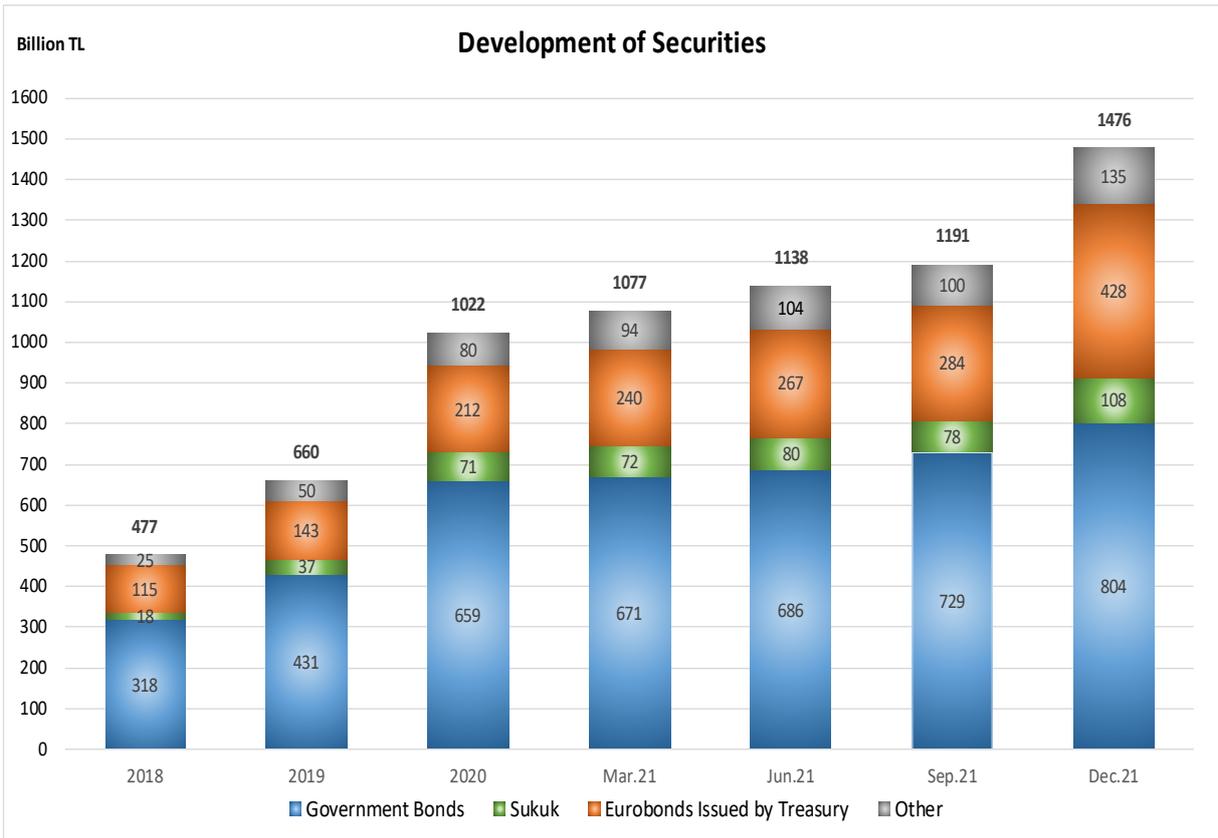
Securities



Total securities increased when compared to the previous quarter and realized as TL 1.477 billion.

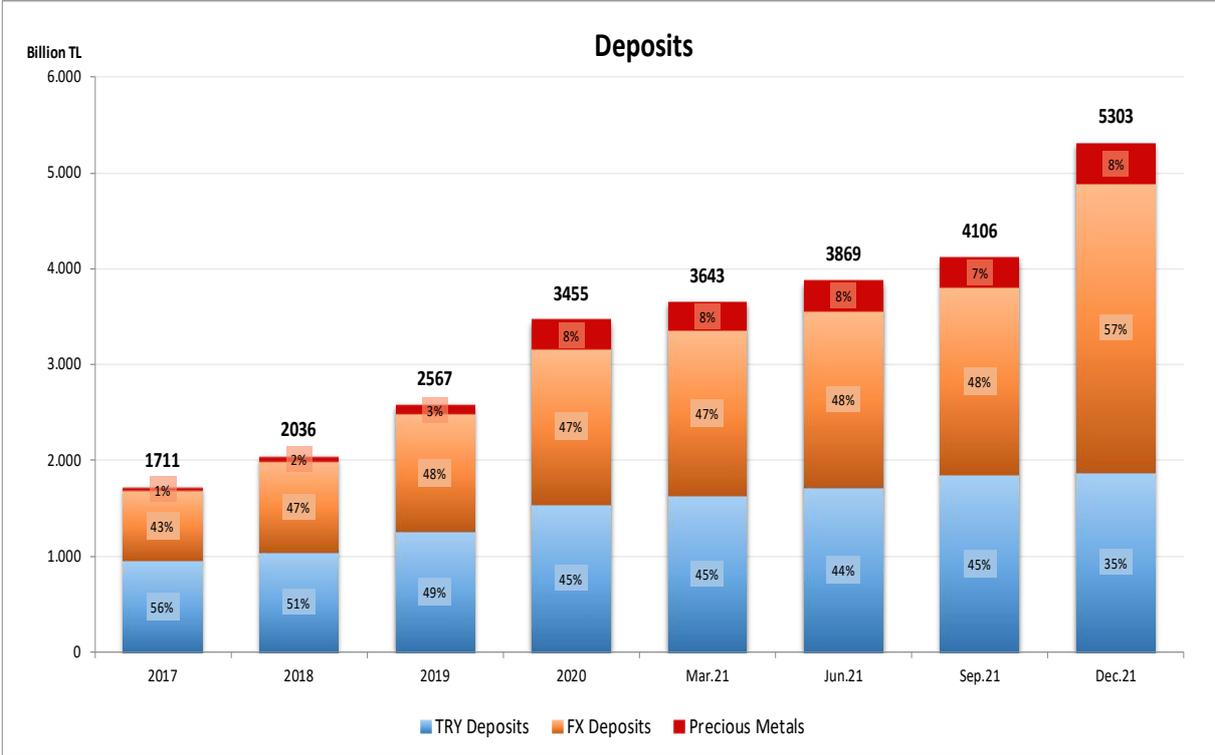


54% of securities are comprised of Government bonds, 29% are Eurobonds issued by Treasury and 7% are comprised of sukuk.

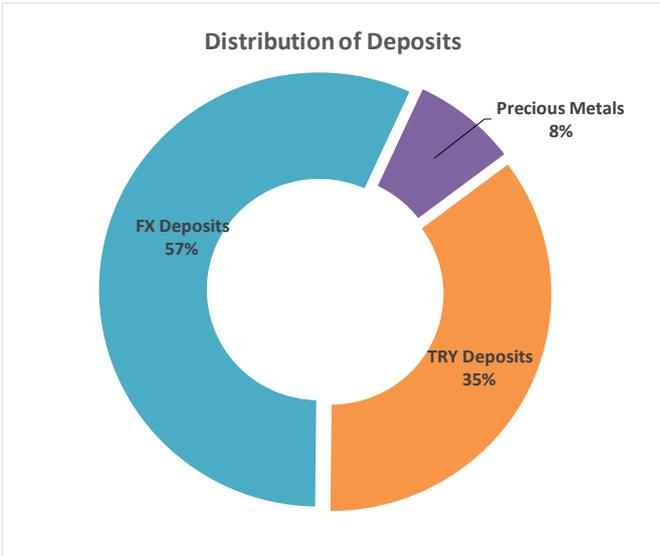


As of December 2021; Government Bonds realized as TL 804 billion, Eurobonds Issued by Treasury as TL 428 billion while Sukuk realized as TL 108 billion.

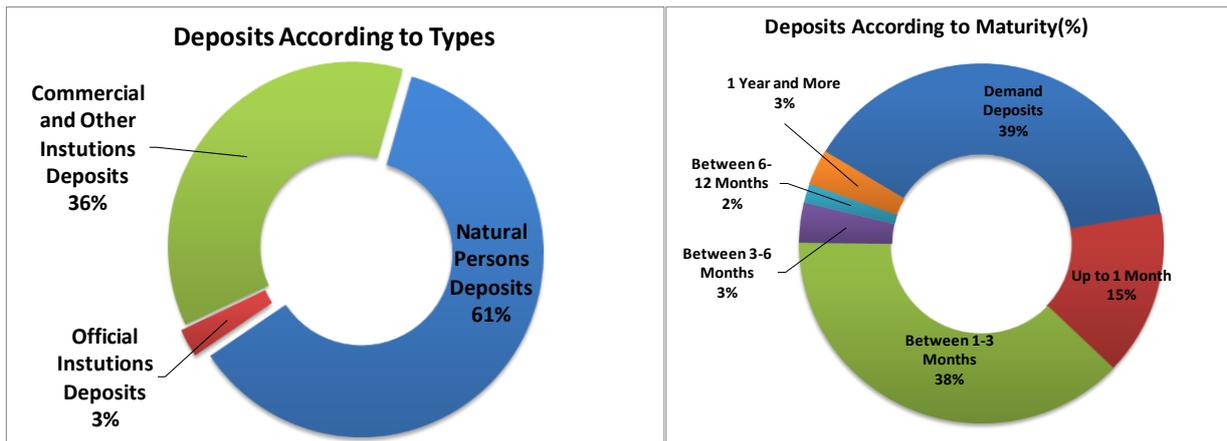
Deposits



TL 1.880 billion of total deposits is comprised of TL Deposits /Participation Funds, TL 3.006 billion comprised of FX Deposits Account/Participation Funds and TL 417 billion is comprised of precious metals accounts.

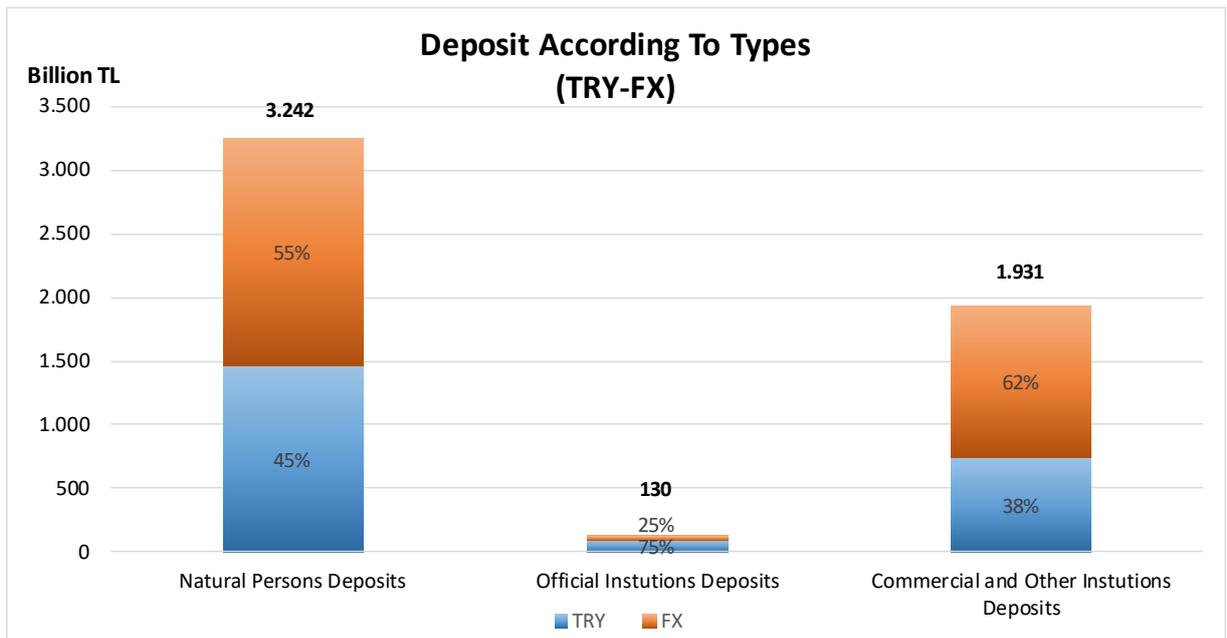


35% of total Deposits are TRY Deposits/Participation funds, 57% of FX Deposits/Participation funds and 8% of Precious Metals.



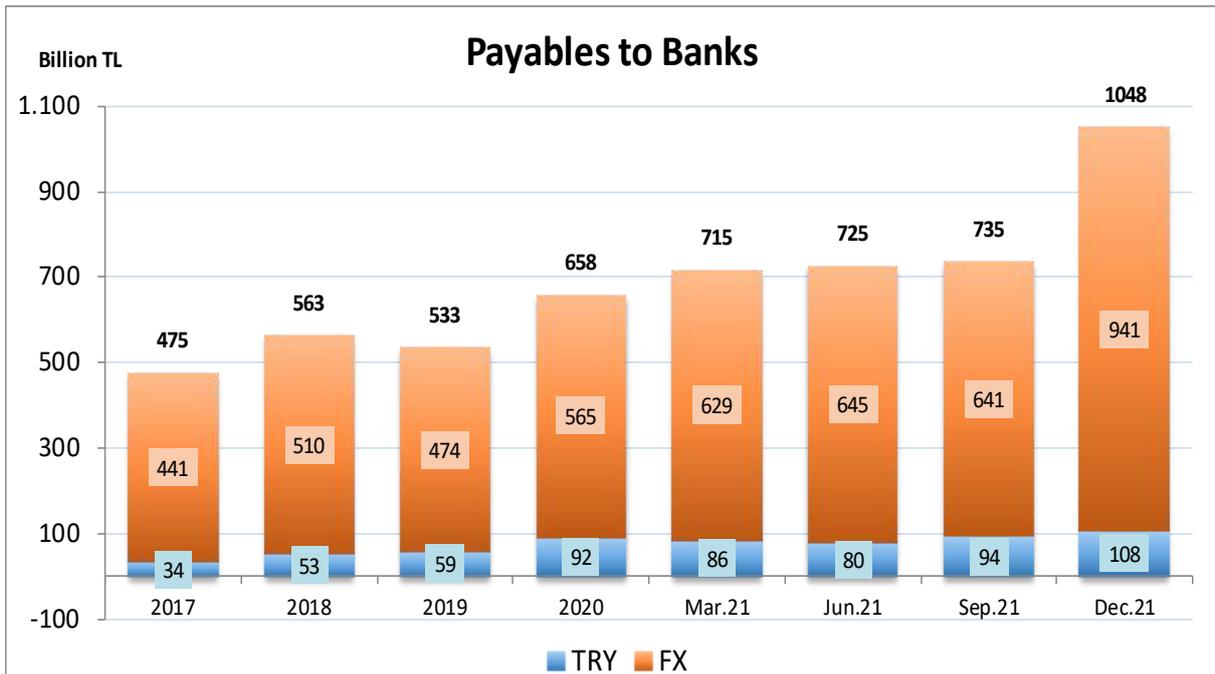
While 61% of deposits are comprised of natural person deposits, the share of commercial and other institutions deposits is 36% and share of official institutions' deposits is 3%.

The share of demand deposits in total deposits by their opening maturities is 39% and share of 1-3 month deposits is 38%.

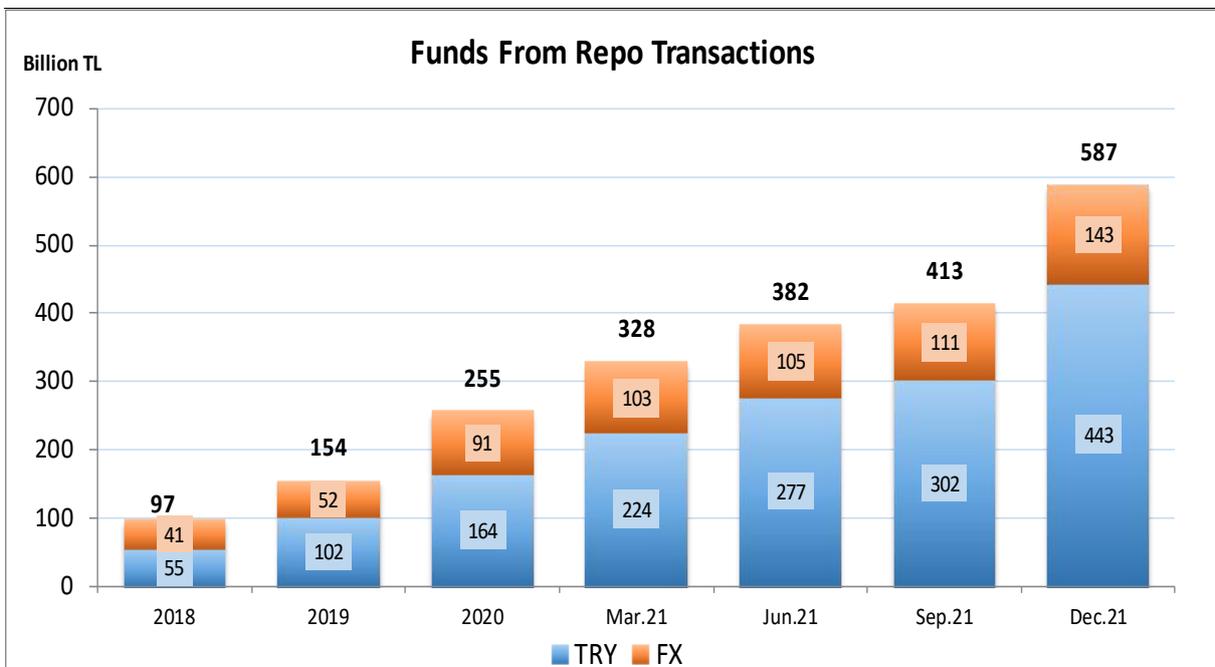


As of December 2021; TL 1.461 billion of natural persons deposits is comprised of TRY deposits while TL 1.781 billion is comprised of FX deposits and TL 738 billion of commercial and other institutions deposits of TRY deposits while TL 1.192 billion is comprised FX deposits.

Payables to Banks and Repo Transactions

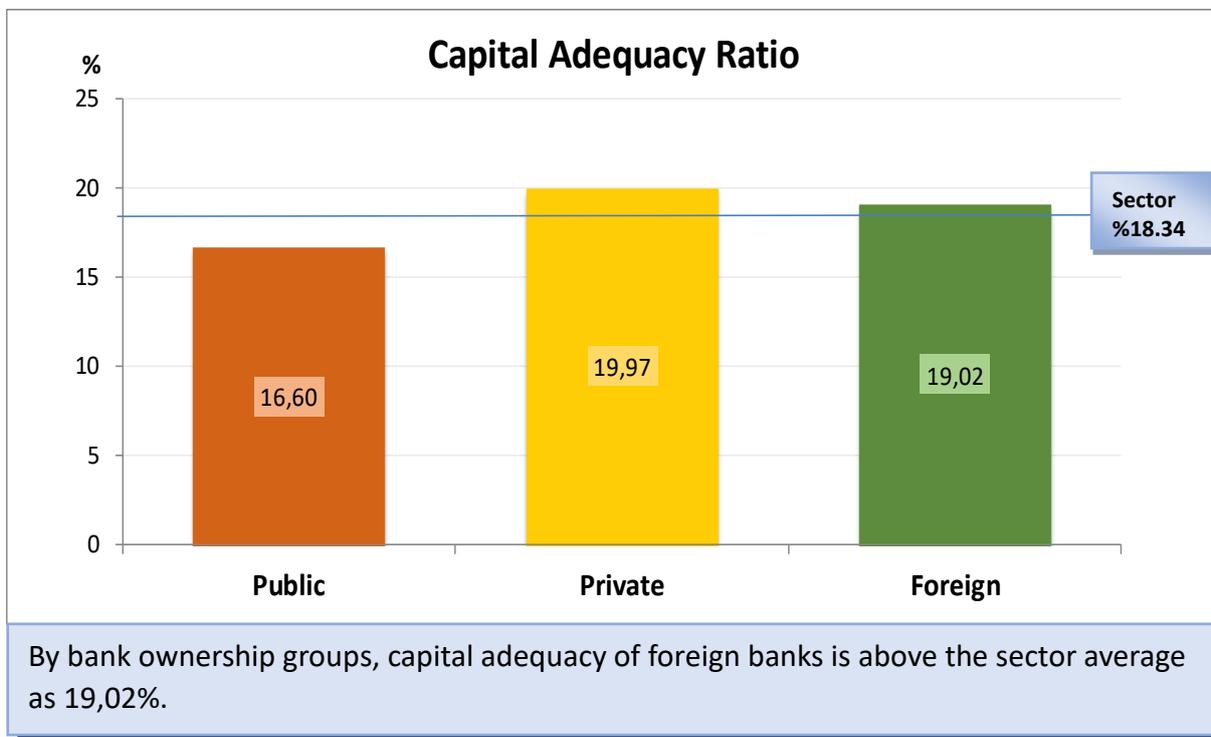
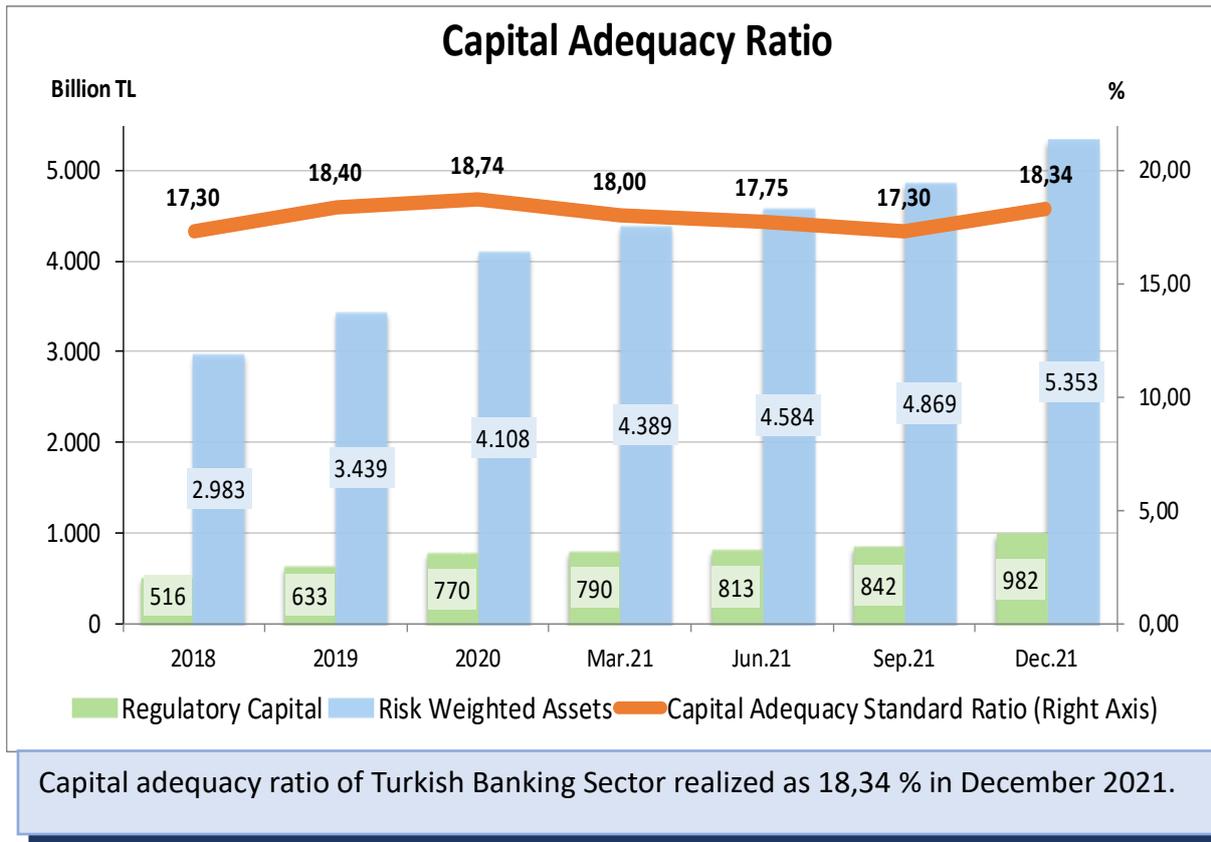


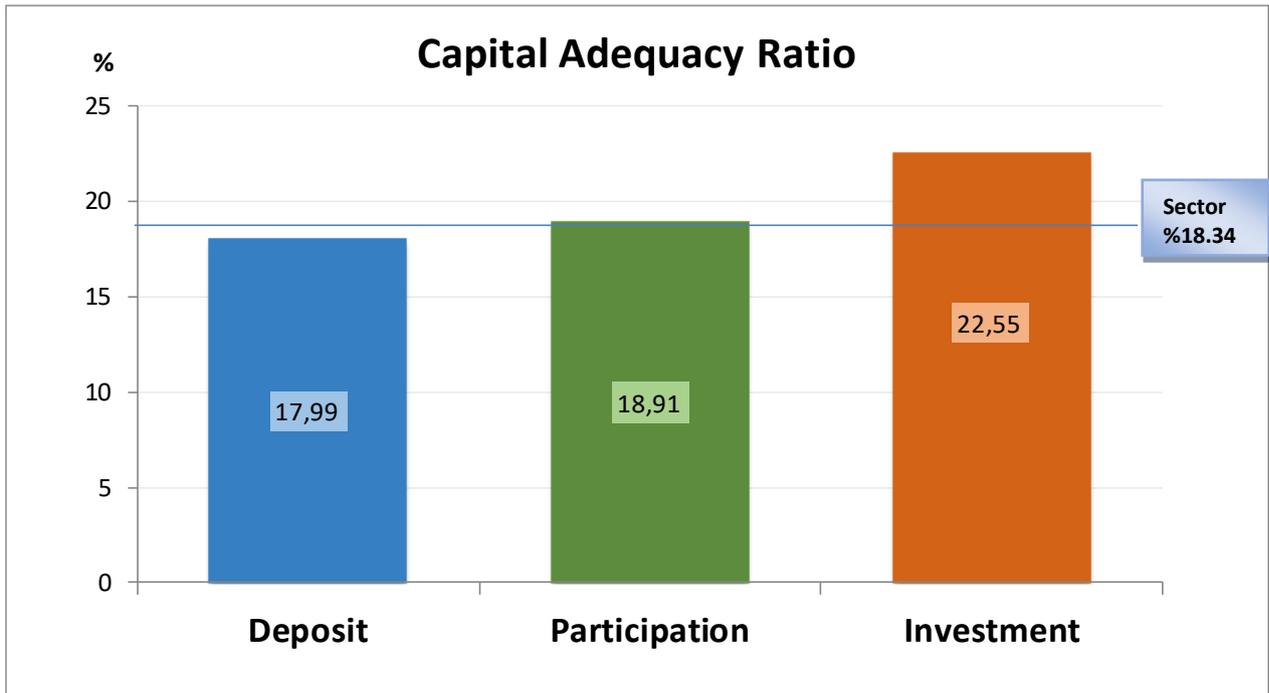
Payables to banks amount to a total of TL 1.048 billion as TL 108 billion Turkish Lira and TL 941 billion FX.



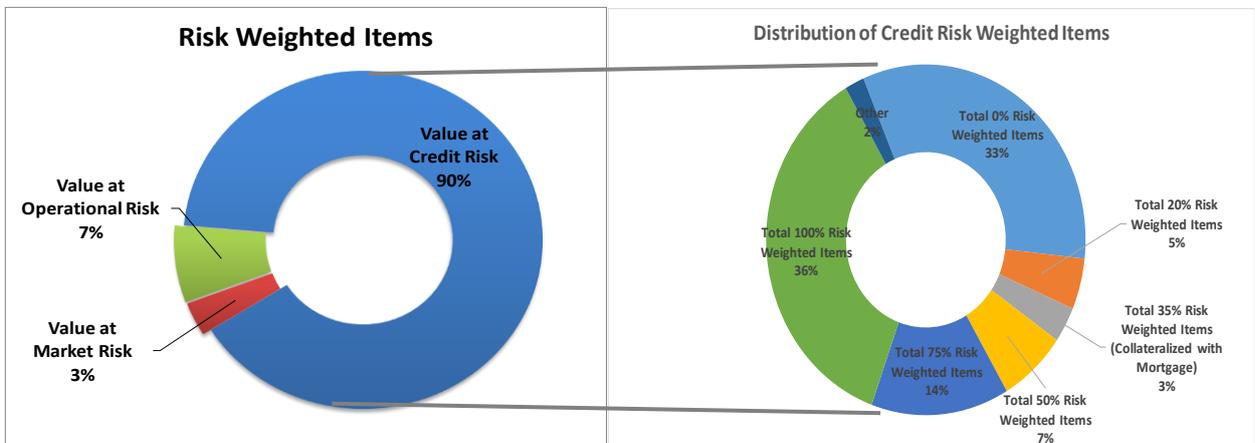
Funds amount from Repo transactions increased when compared to the previous quarter and realized as TL 587 billion in December 2021.

Capital Adequacy





By function groups, capital adequacy ratio realized as 17,99%, 18,91% and 22,55% 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, 7% 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 27% and those with 0% risk weight is 24%.

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 16 February 2022.

*Department of Data and System Management
Banking Regulation and Supervision Agency
December 2021*



BANKACILIK
DÜZENLEME VE DENETLEME
KURUMU

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

