



**BANKING
REGULATION AND SUPERVISION
AGENCY OF TURKEY**

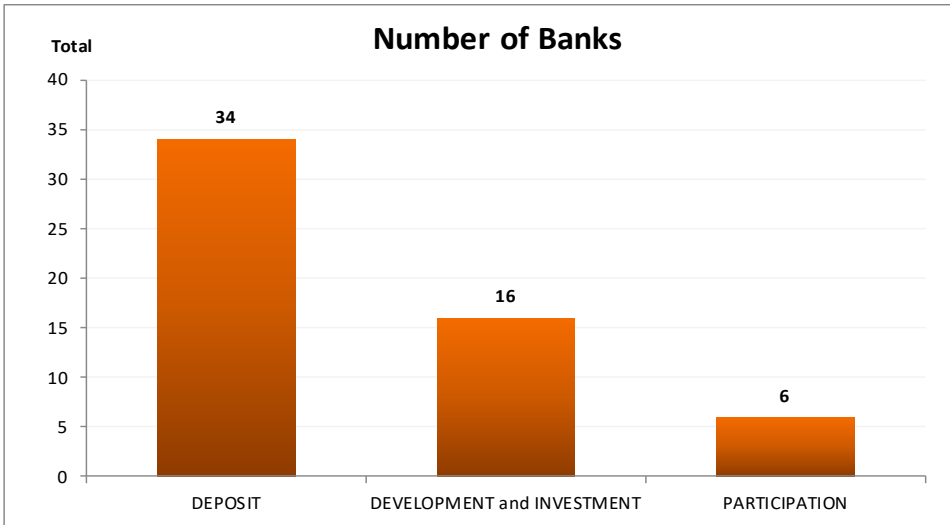


**TURKISH BANKING SECTOR
MAIN INDICATORS
MARCH 2022**

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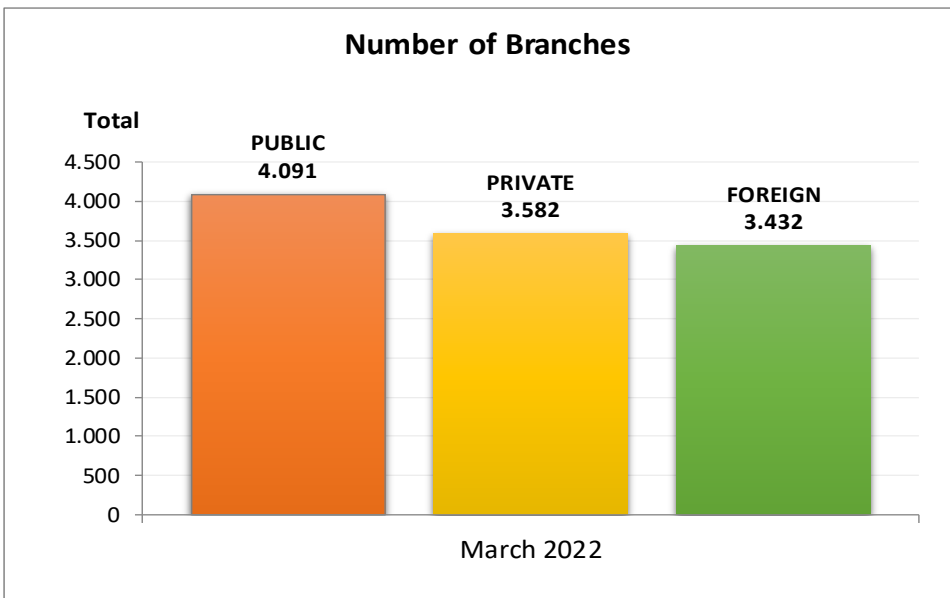
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Number of Banks, Branches and Personnel

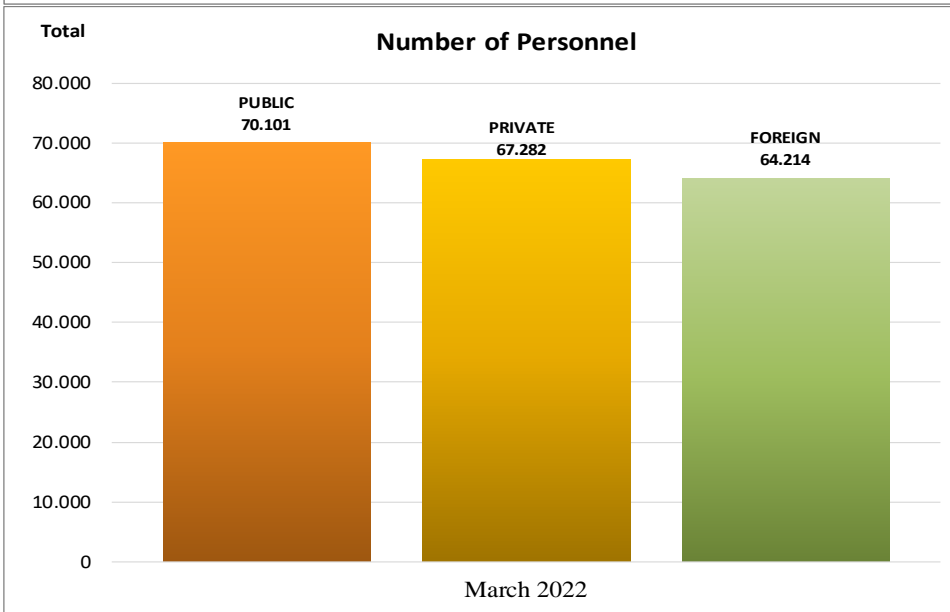


As of March 2022, there are 56 banks operating in Turkish Banking Sector as;

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



Number of branches and personnel in banking sector increased by 7 and 547, respectively when compared to the previous quarter (December 2022).



As of March 2022 period, number of branches realized as 11.105 while number of personnel realized as 201.597.

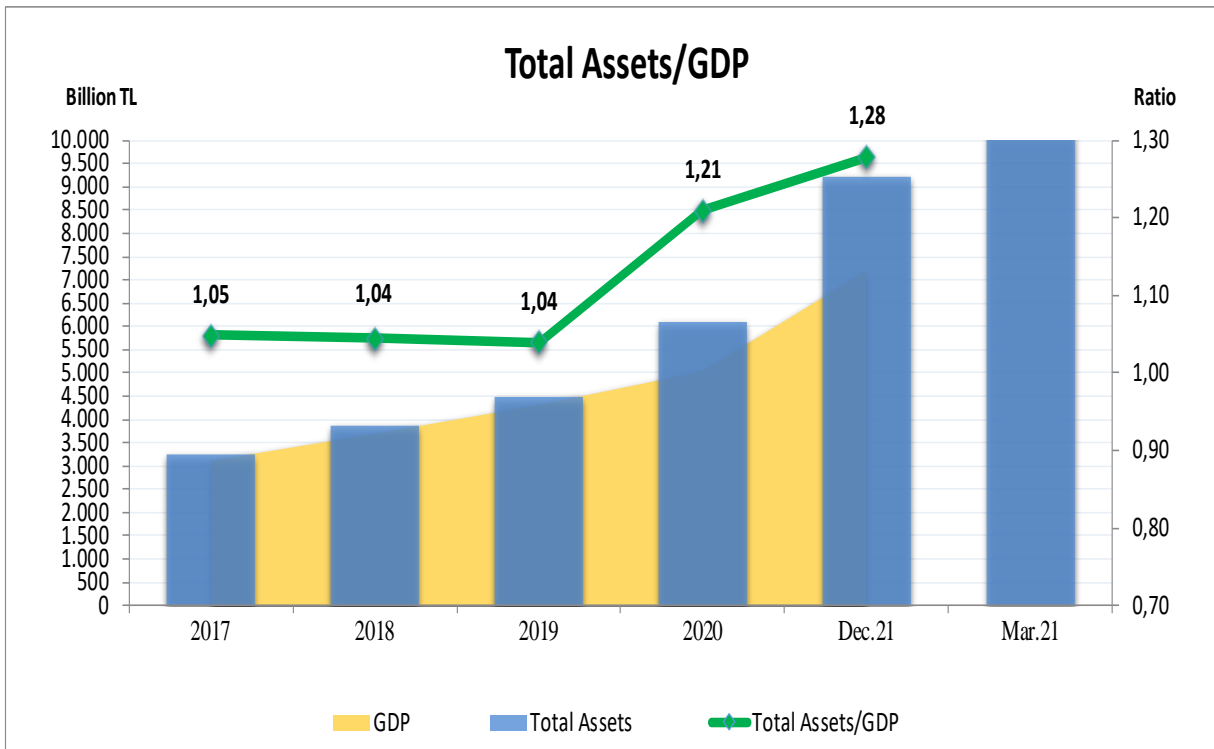
Selected Balance Sheet Items

ASSETS	Total (Billion TL)	Changes (%) Previously End
CASH and CASH EQUIVALENTS*	1.186	-3,5
REQUIRED RESERVES	729	3,7
LOANS	5.503	12,3
NON-PERFORMING LOANS (GROSS)	163	1,7
SECURITIES	1.711	15,9
OTHER ASSETS	1.029	13,6
TOTAL ASSETS	10.158	10,2
LIABILITIES		
DEPOSITS	5.972	12,6
DUE TO BANKS	1.137	8,4
FUNDS FROM REPO TRANSACTIONS	464	-21,0
SECURITIES ISSUED	322	3,7
EQUITIES	913	27,9
OTHER LIABILITIES	1.351	7,8
TOTAL LIABILITIES	10.158	10,2
<i>* Sum of Cash, Receivables from Central Bank, Money Market, and banks items</i>		

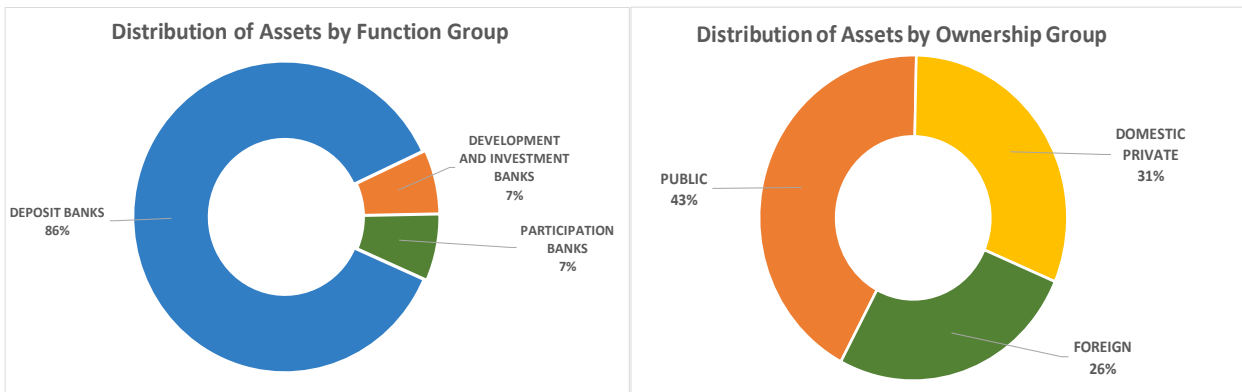
Total assets of Turkish Banking Sector increased by 10,2% to TL 10.158 billion in March 2022 when compared to the previous year-end.

OFF-BALANCE SHEET ITEMS	Total (Billion TL)	Changes (%) Previously End
Contingencies	1.931	15,4
Commitments	8.423	9,9
- Derivative Financial Instruments	6.651	7,3
- Other Commitments	1.772	20,8

Of off-balance sheet items,
 - Contingencies increased by 15,4%;
 - Derivative financial assets increased by 7,3%
 In March 2022 when compared to the previous year-end.



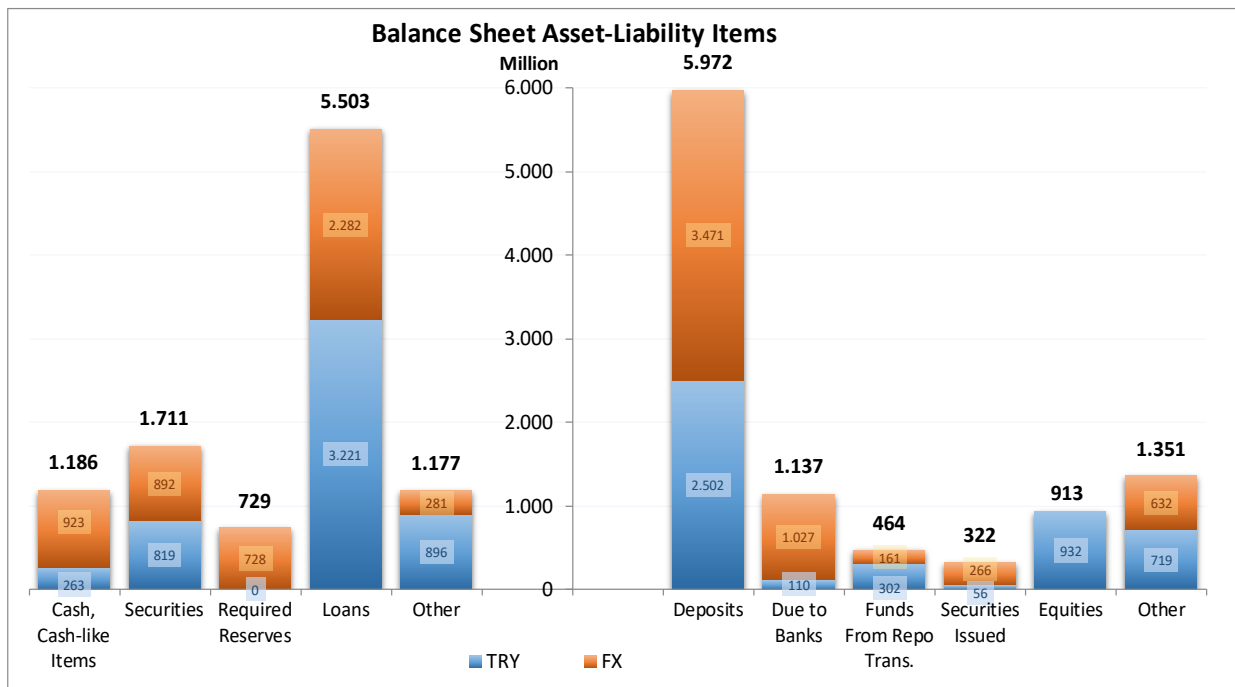
The ratio of asset size of Turkish Banking Sector to GDP realized as 1,28 as of end-2021.



As of March 2022; share of deposit banks, participation banks and development and investment banks in total assets of the banking sector realized as 86%, 7% and 7% respectively.

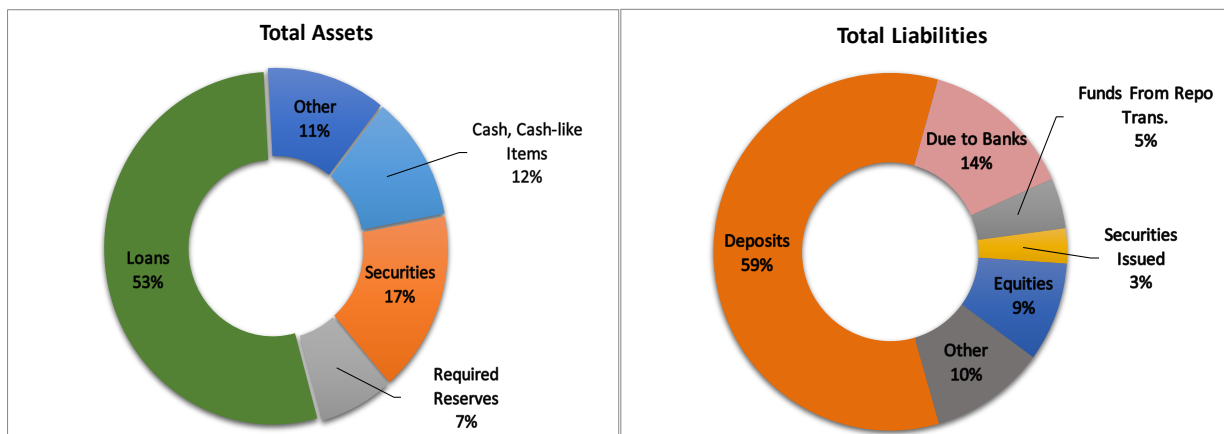
According to the ownership group; share of public, domestic private and foreign banks in total assets of the banking sector realized 43%, 31% and 26% respectively.

On-balance Sheet Figures



The ratio of FX assets in balance sheet to total assets realized as 50% while the ratio of total FX liabilities to total liabilities realized as 55%.

The share of FX loans in total loans is 41% while the ratio of FX deposit to total deposit is 58%.

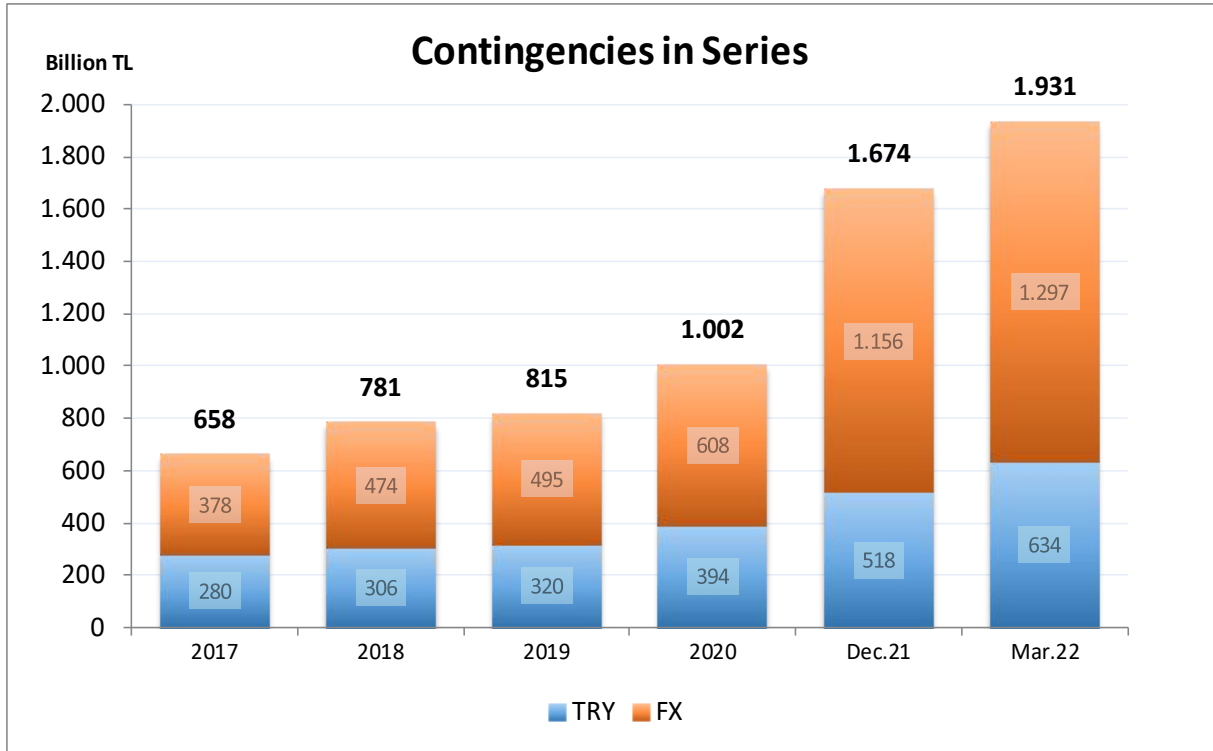


The share of loans, securities and required reserves in total assets realized as 53%, 17% and 7%, respectively.

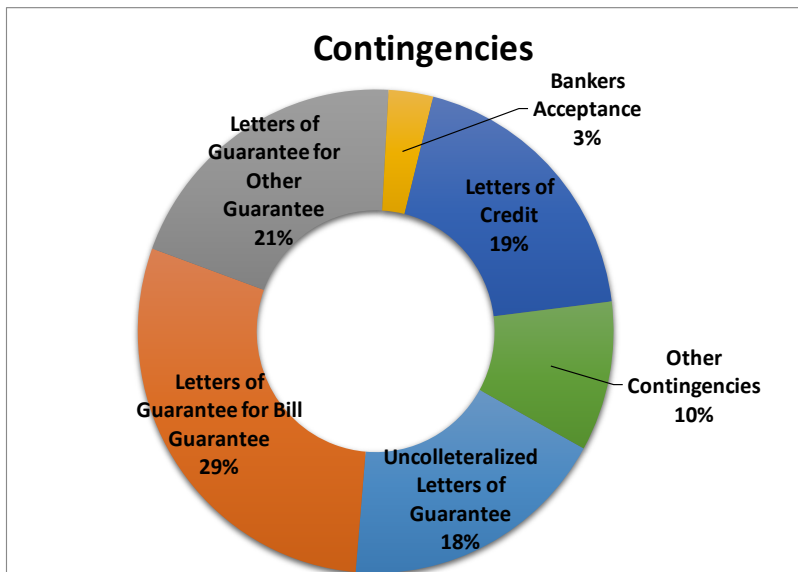
While deposit has the biggest share by 59% in total liabilities, share of payables to banks is 14% and funds from repo is 5%.

The share of equities in total liabilities is 9%.

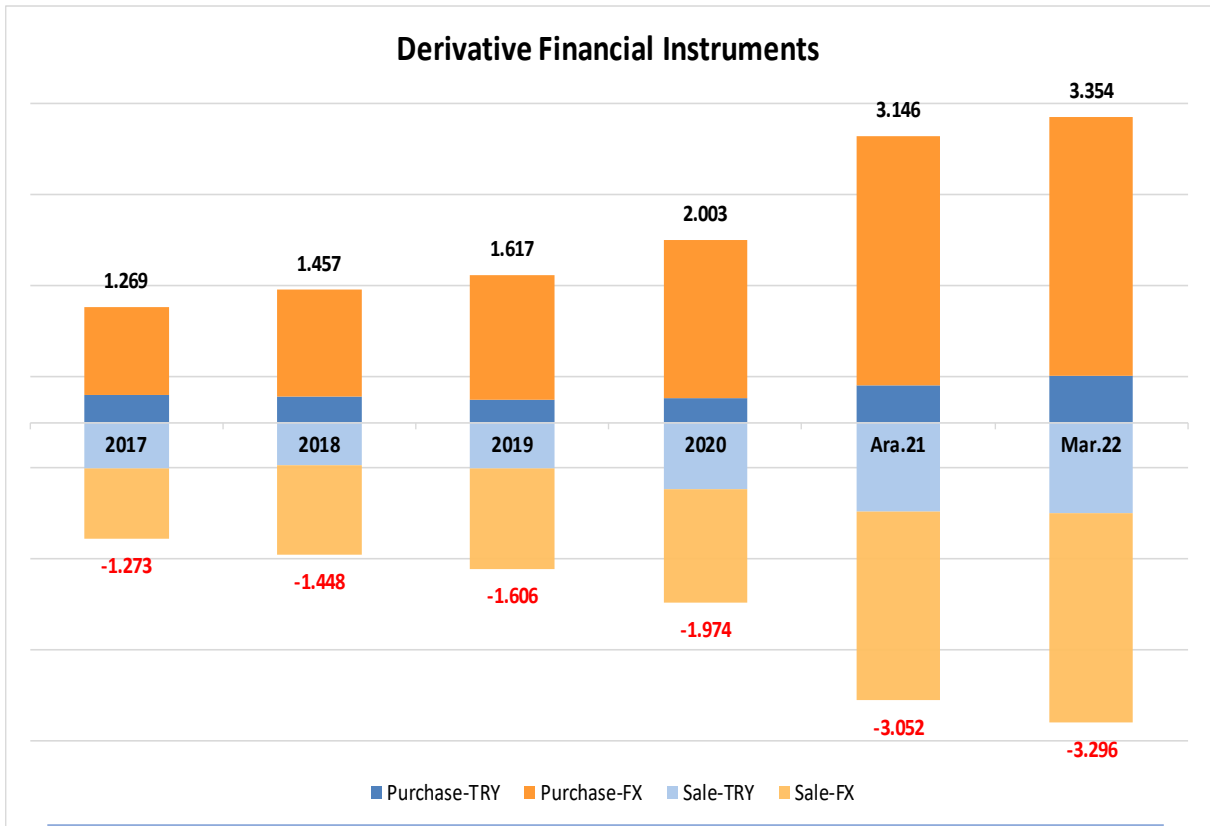
Off-Balance Sheet Figures



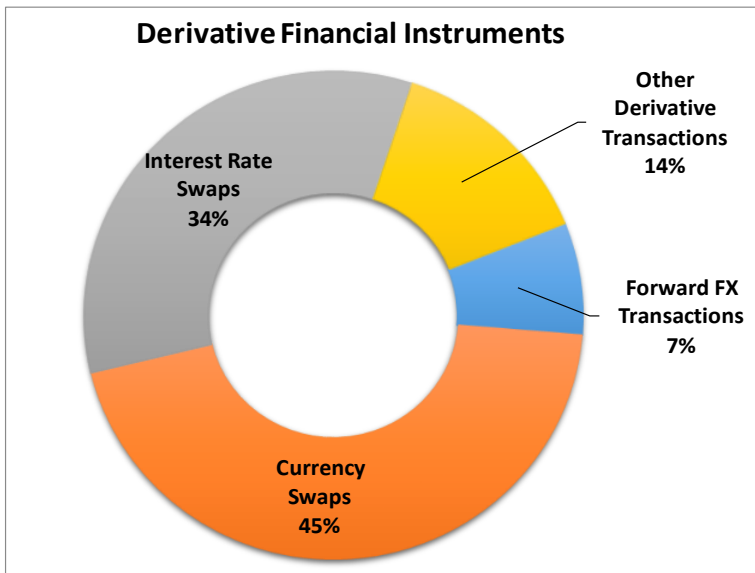
As of March 2022, size of contingencies realized as TL 1.931 billion.



As letters of guarantee is the biggest share in contingencies with 68%, share of letters of credit is 19%.

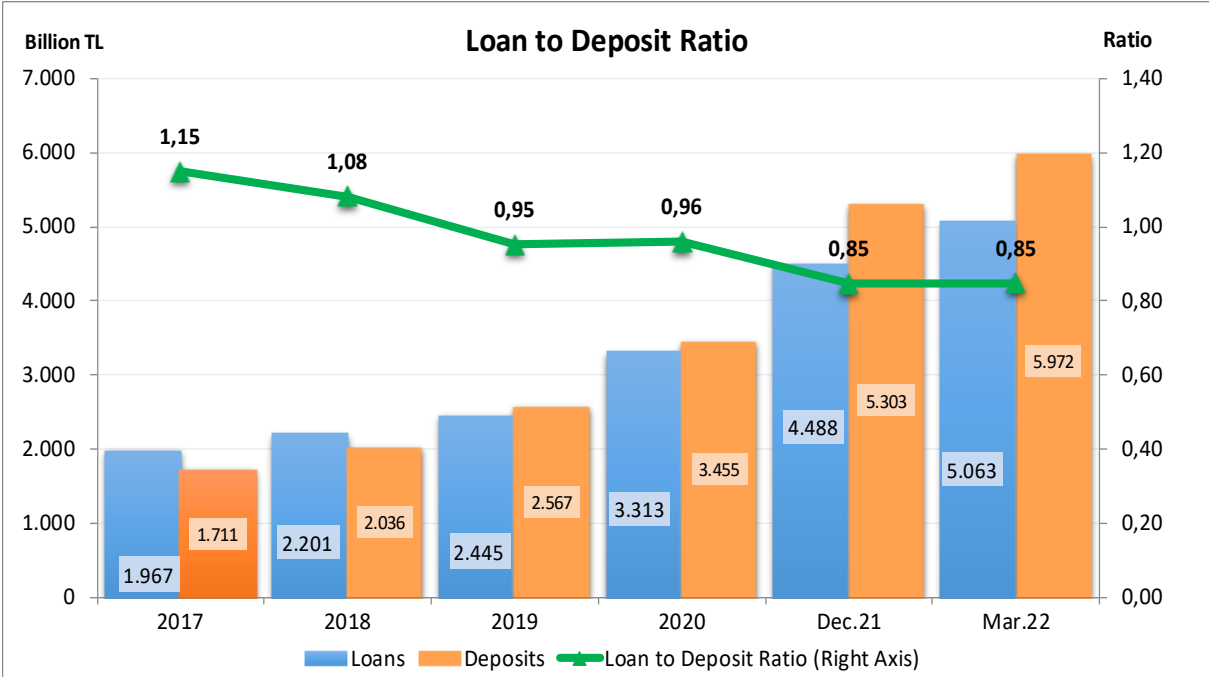


As of March 2022, derivative purchase amount realized as TL 3.354 billion and derivative sales amount realized as TL 3.296 billion.



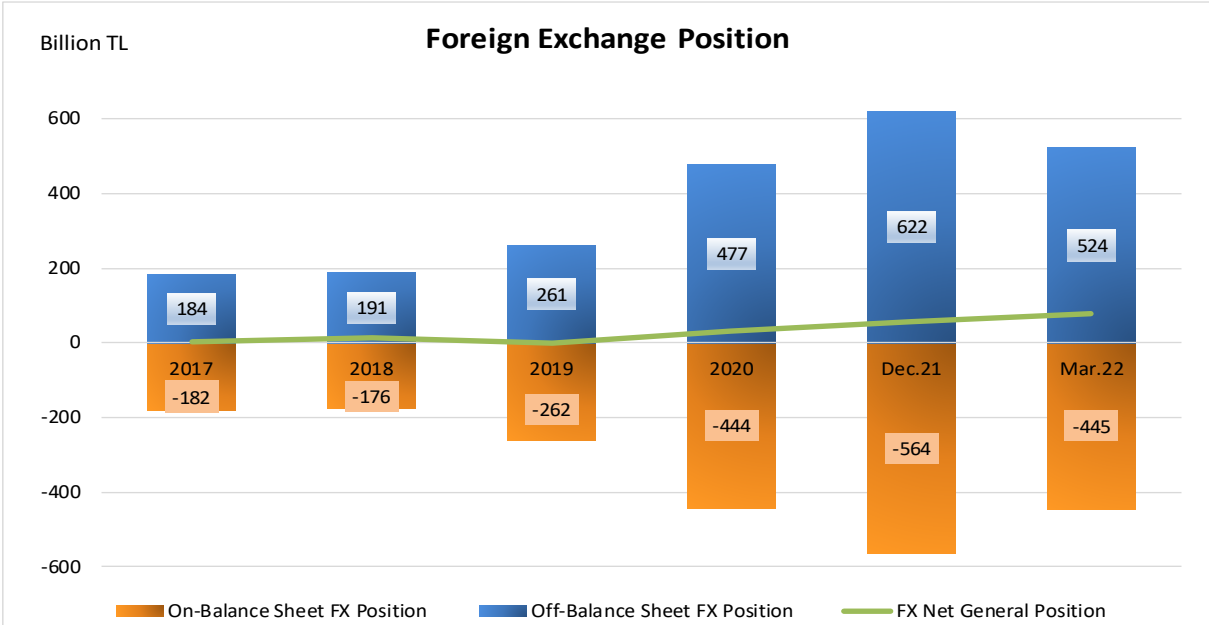
45% of derivative transactions in off-balance sheet items is from swap money transactions, 34% from swap interest rate transactions and 7% is from forward exchange transactions.

Development of Main Figures



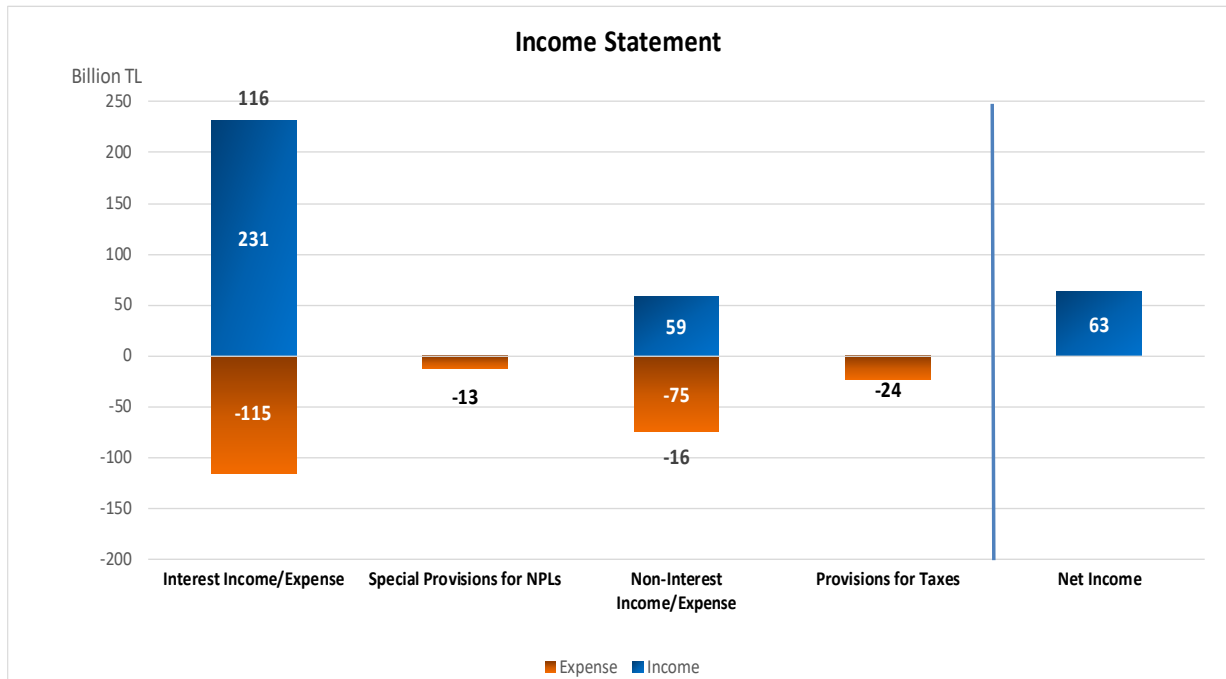
Conversion ratio of deposit to loans is 0,85 as of March 2022.

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

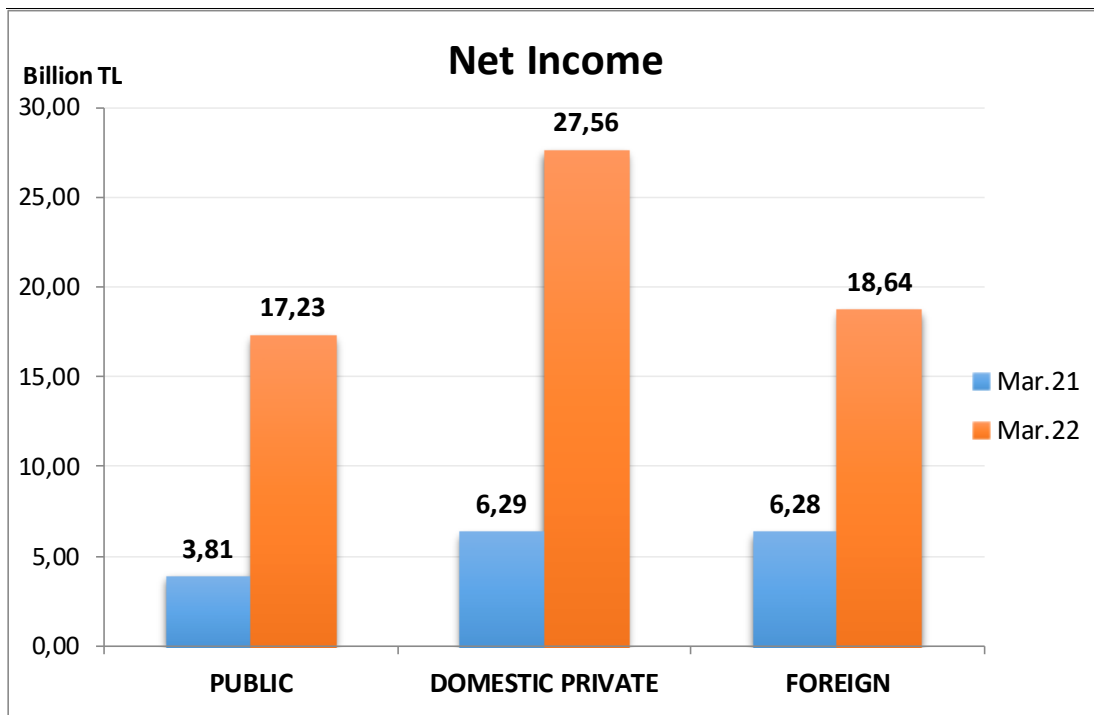


Off-balance sheet FX position has a surplus of TL 524 billion while on-balance sheet FX position has a deficit of TL 445 billion and FX Net General Position has a surplus of approximately TL 79 billion.

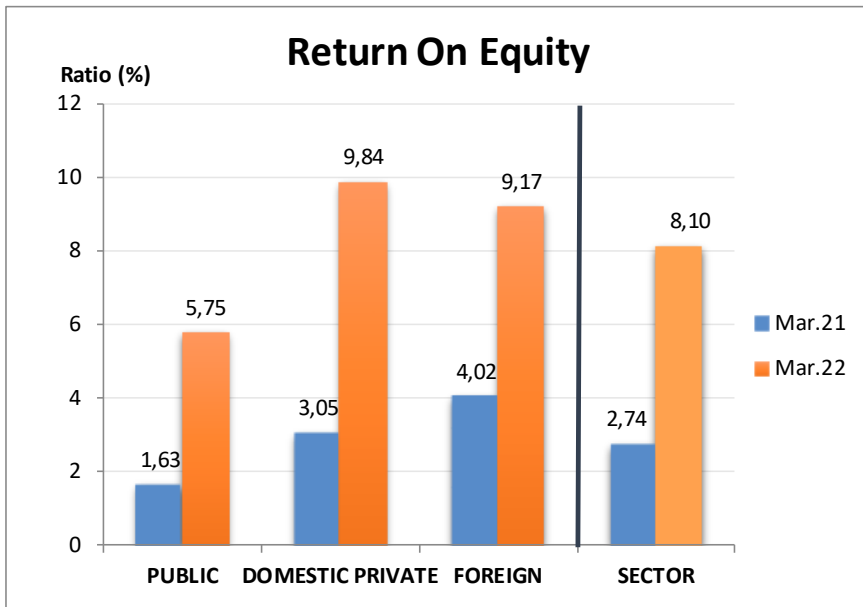
PROFITABILITY



In the income statement of banking sector, interest income realized as TL 231 billion and interest expense realized as TL 115 billion. As of March 2022, net income of Turkish Banking Sector is TL 116 billion.

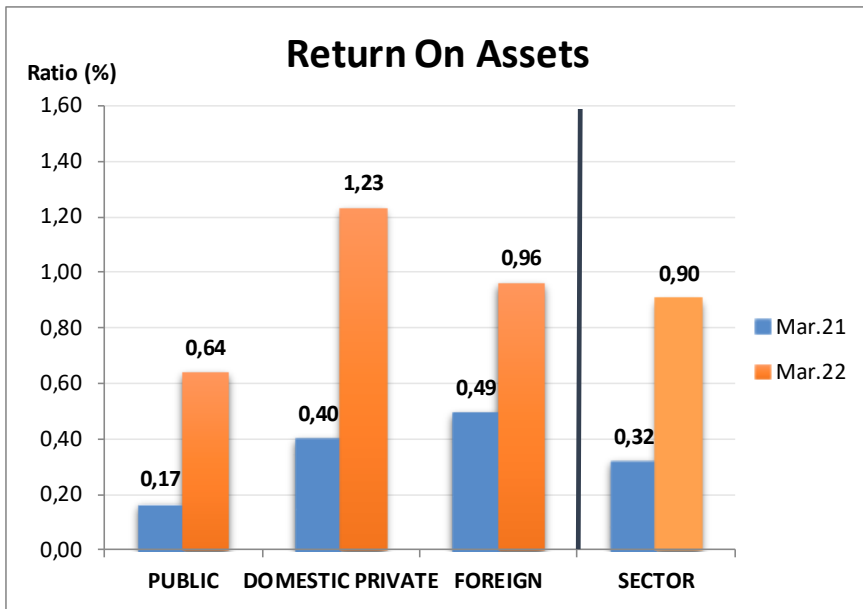


Net income of March 2022 period increased in public banks group, domestic private and foreign banks groups when compared to the same period of 2021.

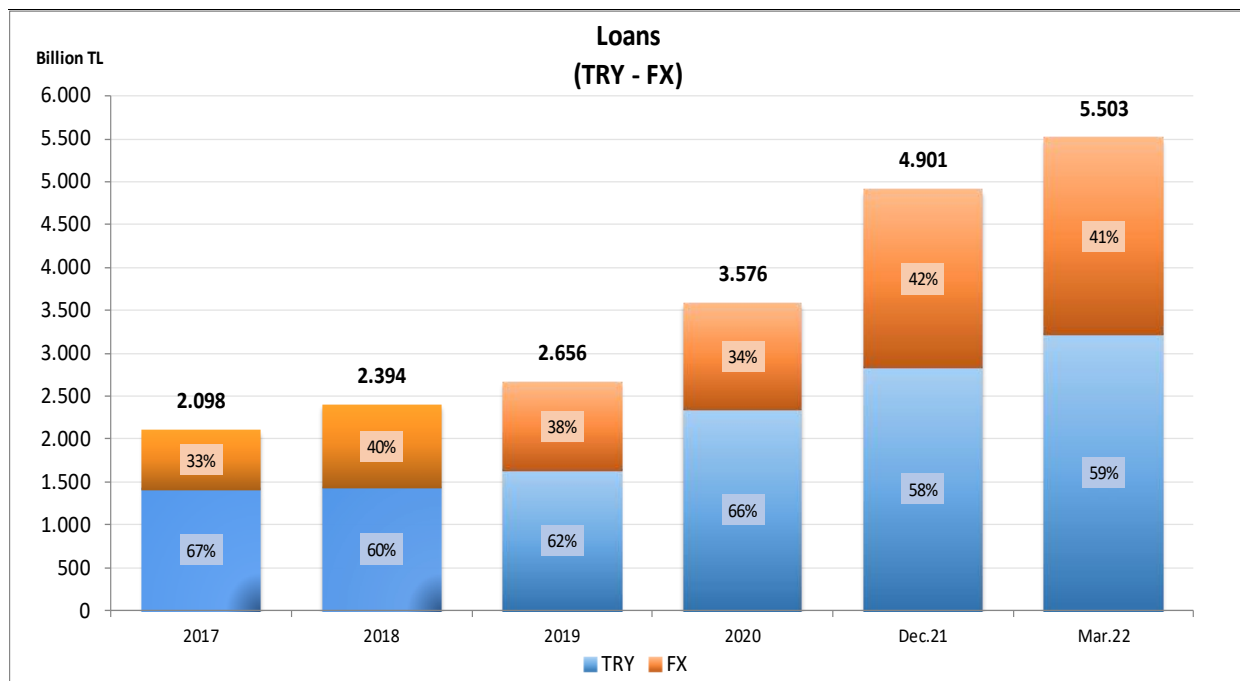


ROE of Turkish banking sector realized higher in public banks groups, domestic private and foreign banks groups when compared to the same period of the previous year.

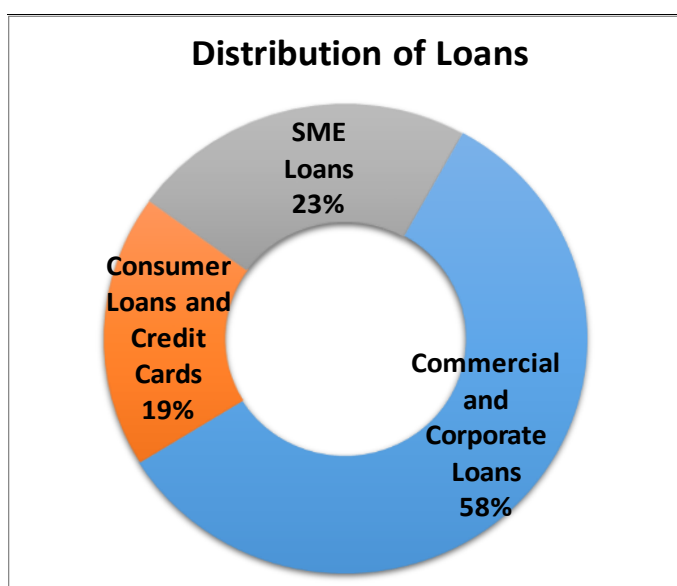
ROA of Turkish banking sector as of March 2022 realized higher as to the same period of the previous year.



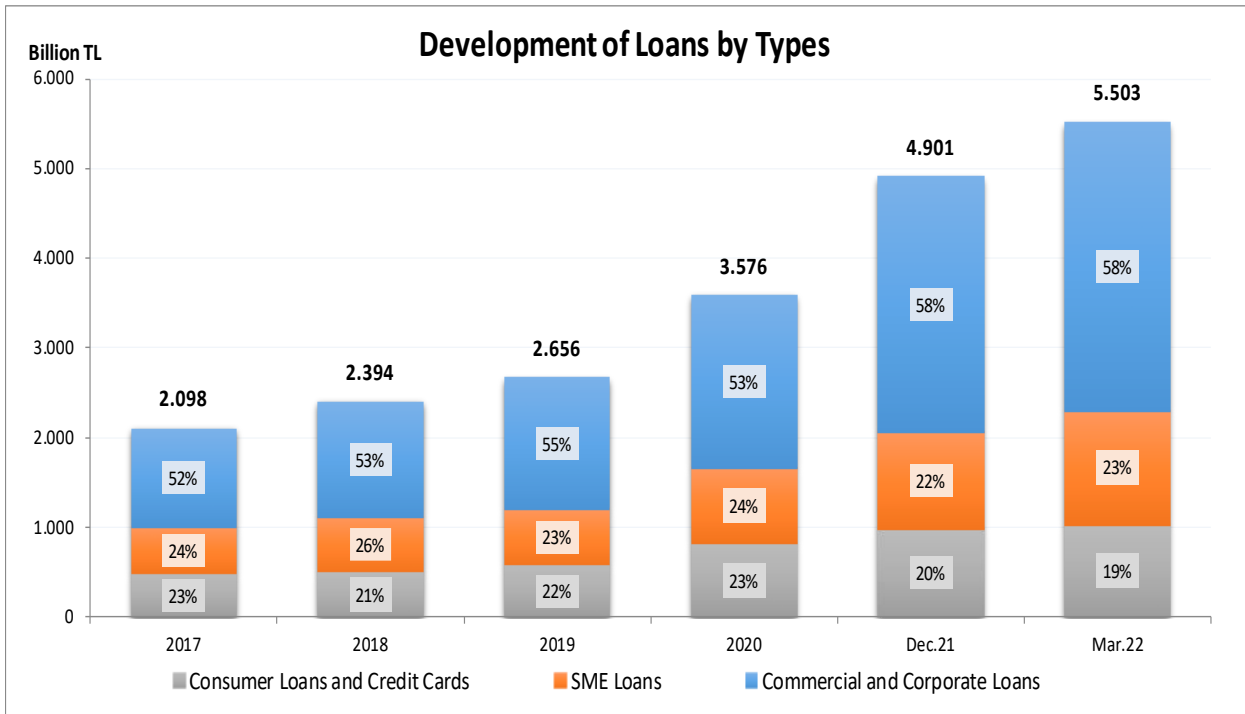
LOANS



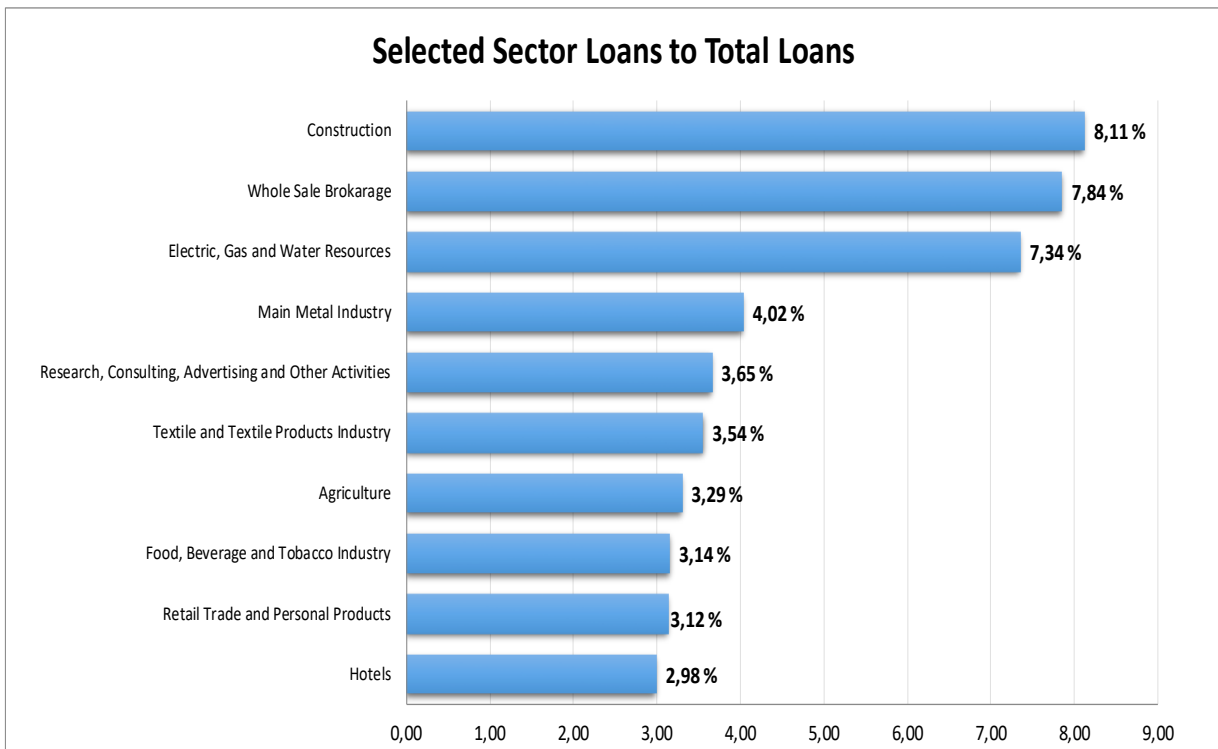
As of March 2022, total loans amount to TL 5.503 billion and TL 3.221 billion of the mentioned amount is comprised of TL loans while TL 2.282 billion is comprised of FX loans.



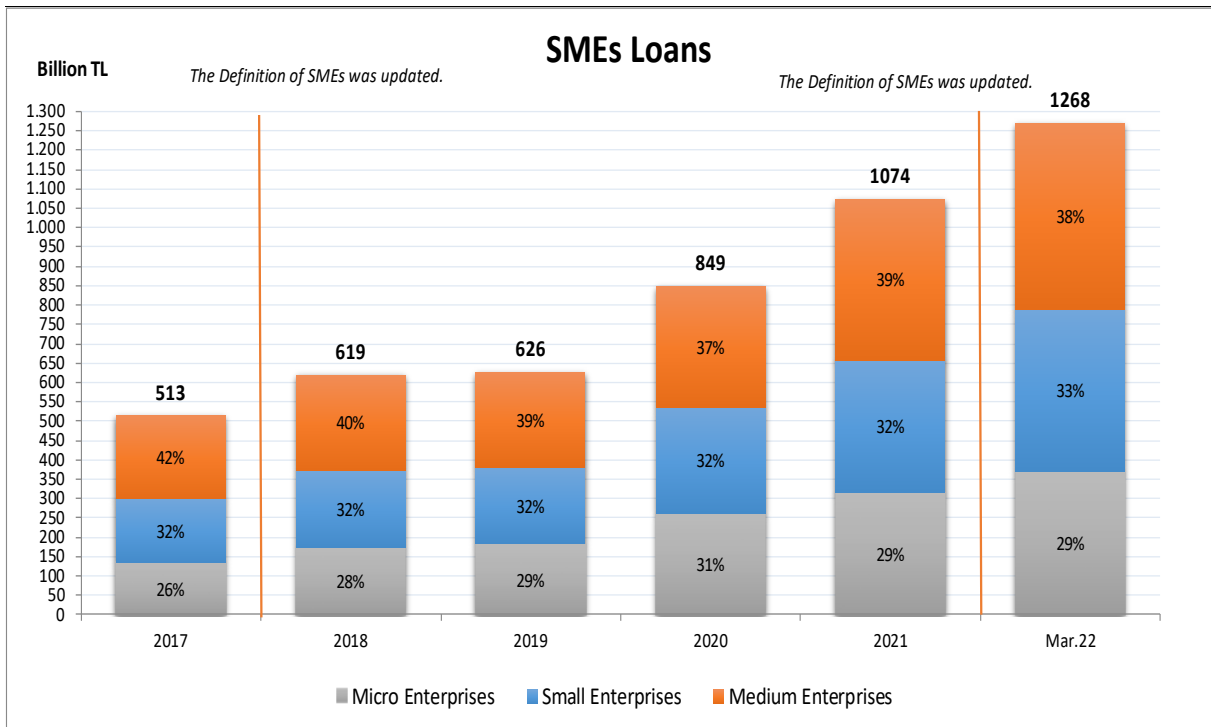
Share of commercial and corporate loans is 58%, share of SMEs loans is 23% and share of consumer loans (including credit cards) is 19% in total loans.



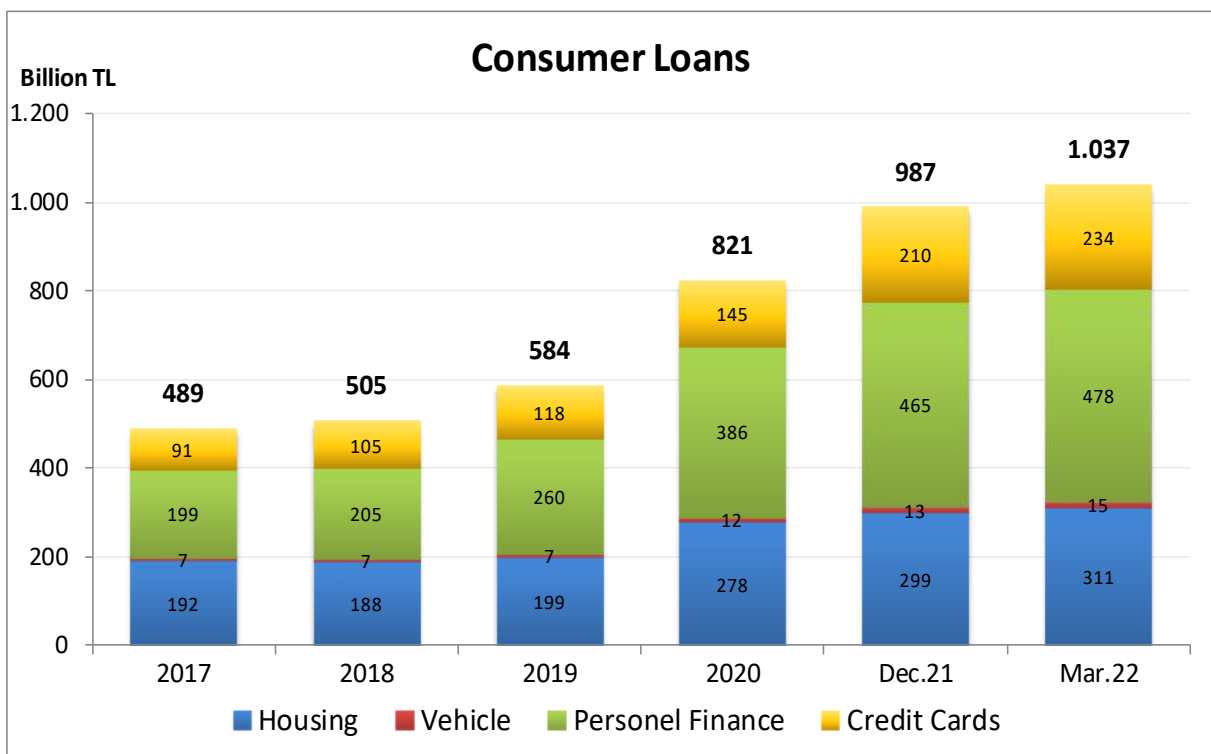
As of March 2022; commercial and corporate loans realized as TL 3.199 billion, SMEs loans as TL 1.267 billion while consumer loans and credit cards realized as TL 1.037 billion.



The share of construction sector is 8,11% and share of wholesale brokerage sector in total loans is 7,84%.

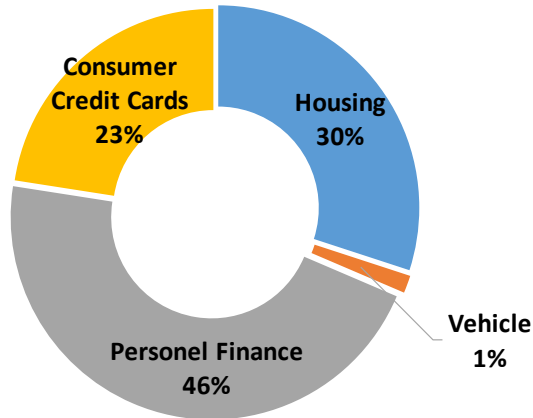


According to operating classes, micro, small enterprises and medium SMEs load increased when compared to the previous quarter.



In March 2022 period, consumer loans increased as to the previous quarter and realized as TL 1.037 billion. Housing loans, credit cards as well as personal finance loans realized as TL 311 billion, TL 234 billion and TL 478 billion, respectively.

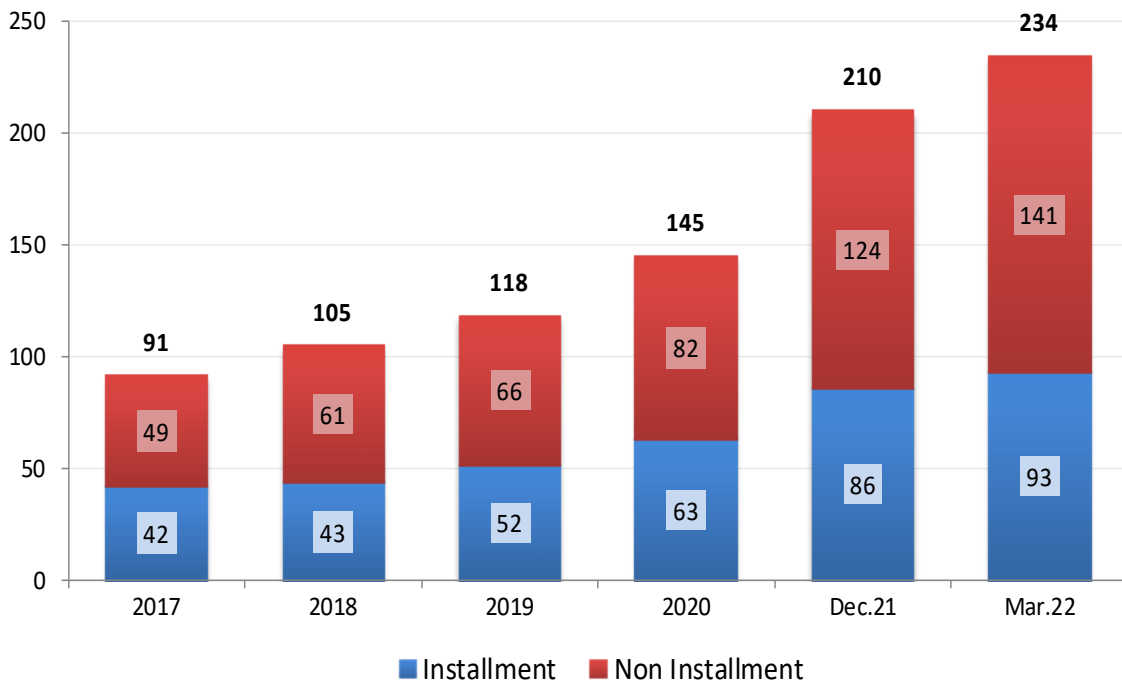
Distribution of Consumer Loans



In consumer loans, the share of personal finance loans is 46%, housing loans 30% and share of credit cards is 23%.

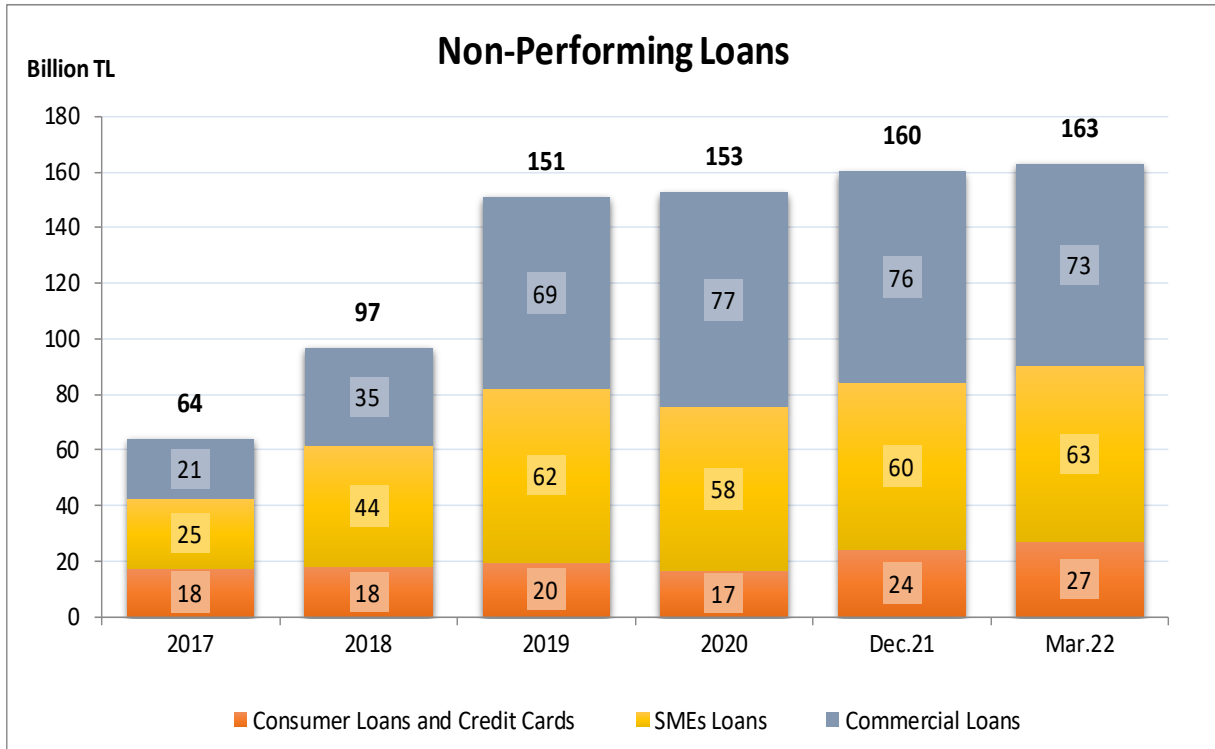
Billion TL

Consumer Credit Cards

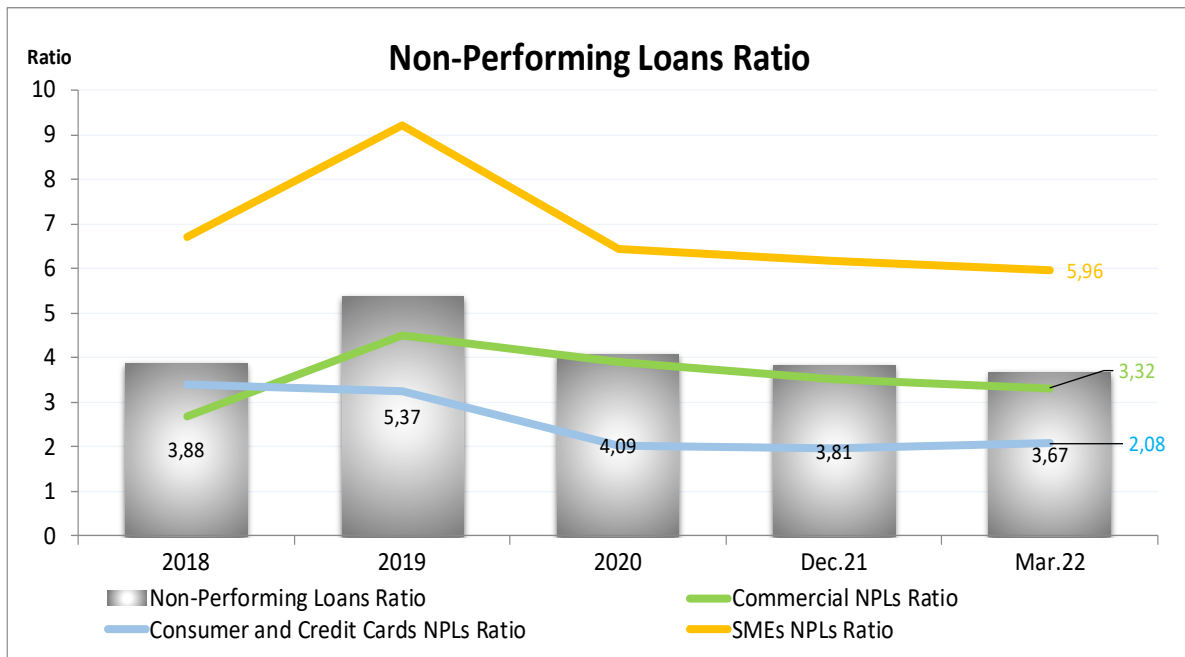


Personal credit cards amount increased when compared to the previous period and realized as TL 234 billion in March 2022.

Non-performing Loans

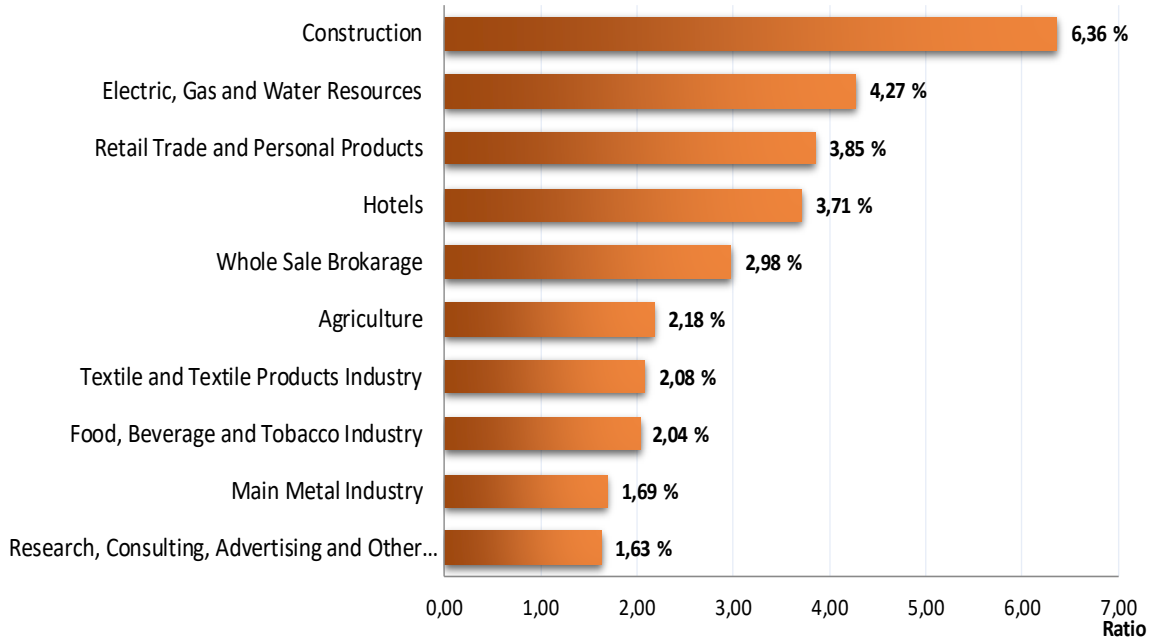


As of March 2022, gross amount of NPLs is TL 163 billion.



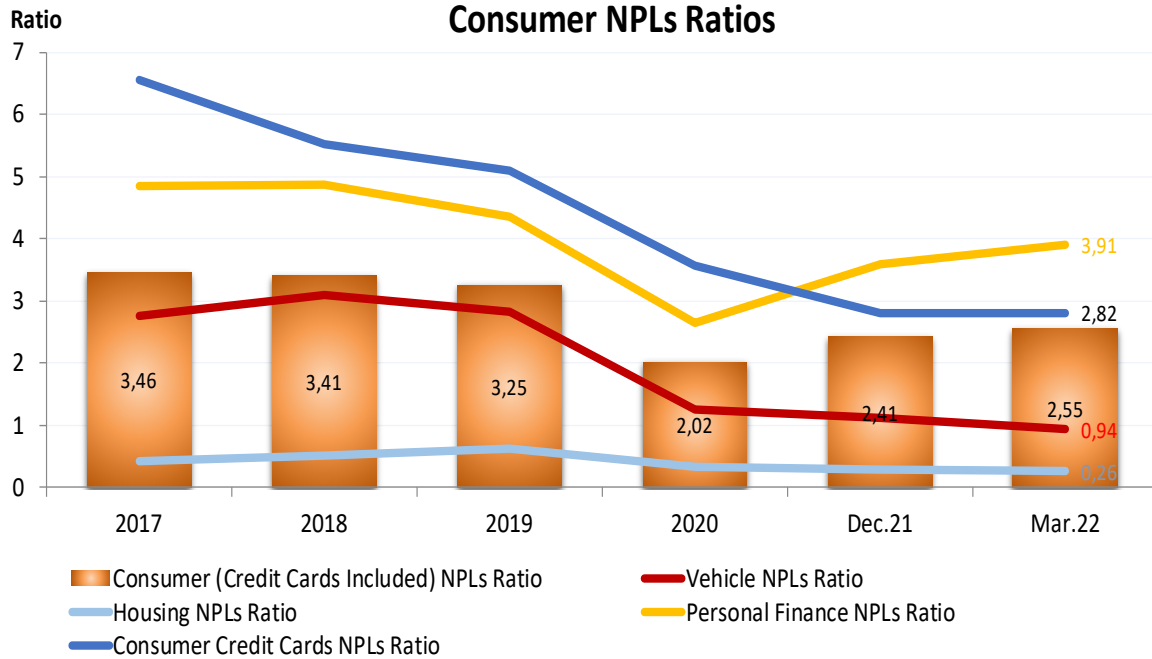
NPLs to Loans ratio in banking sector realized as 3,567 in March 2022.

Selected Sectors NPLs Ratios



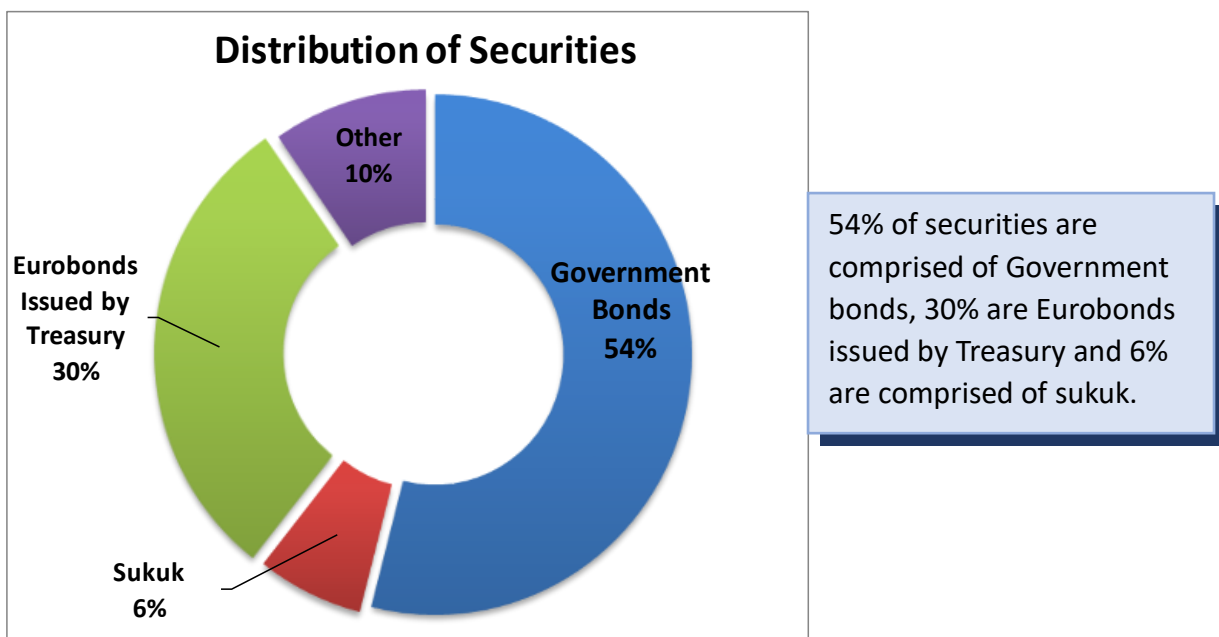
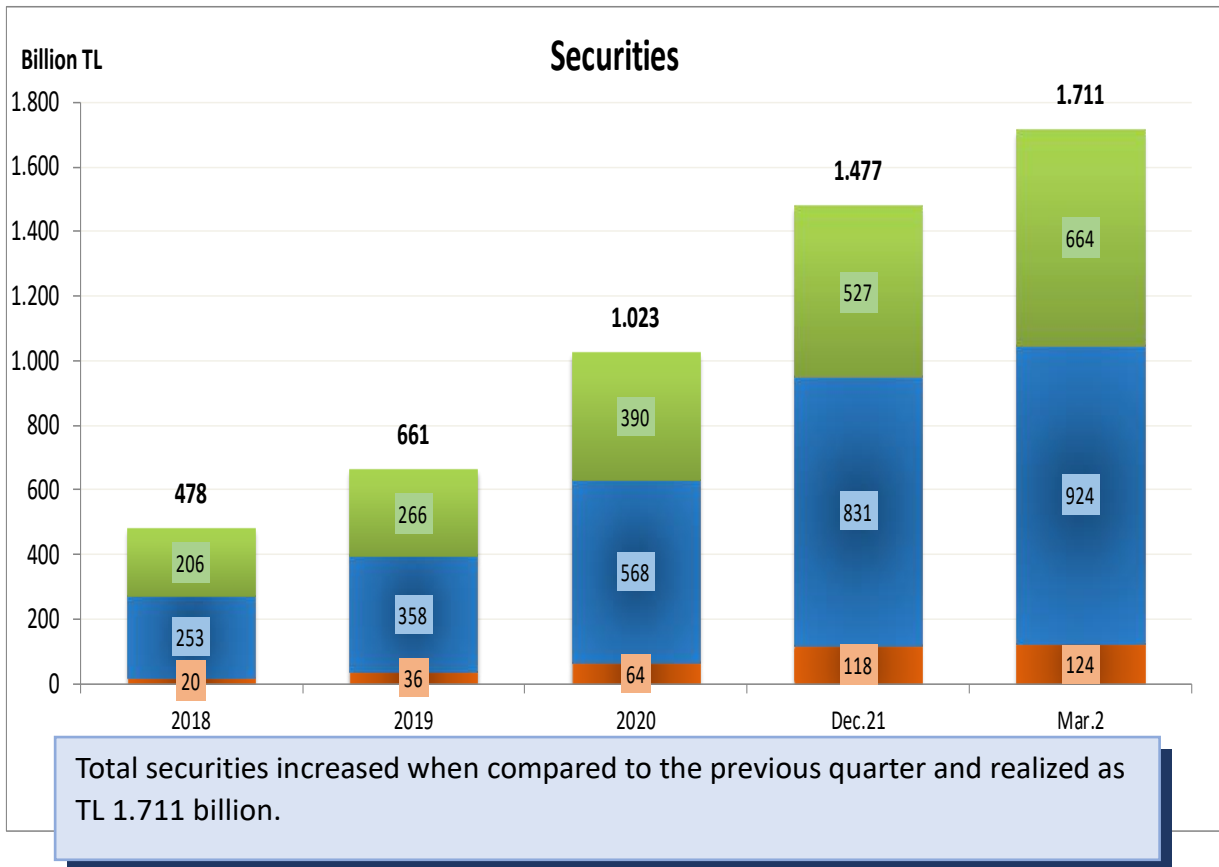
NPLs to Loans ratio in sectoral loans realized as 6,36% in construction sector, 4,27% in electric, gas and water resources sector, 3,85 in retail trade and personal product sector.

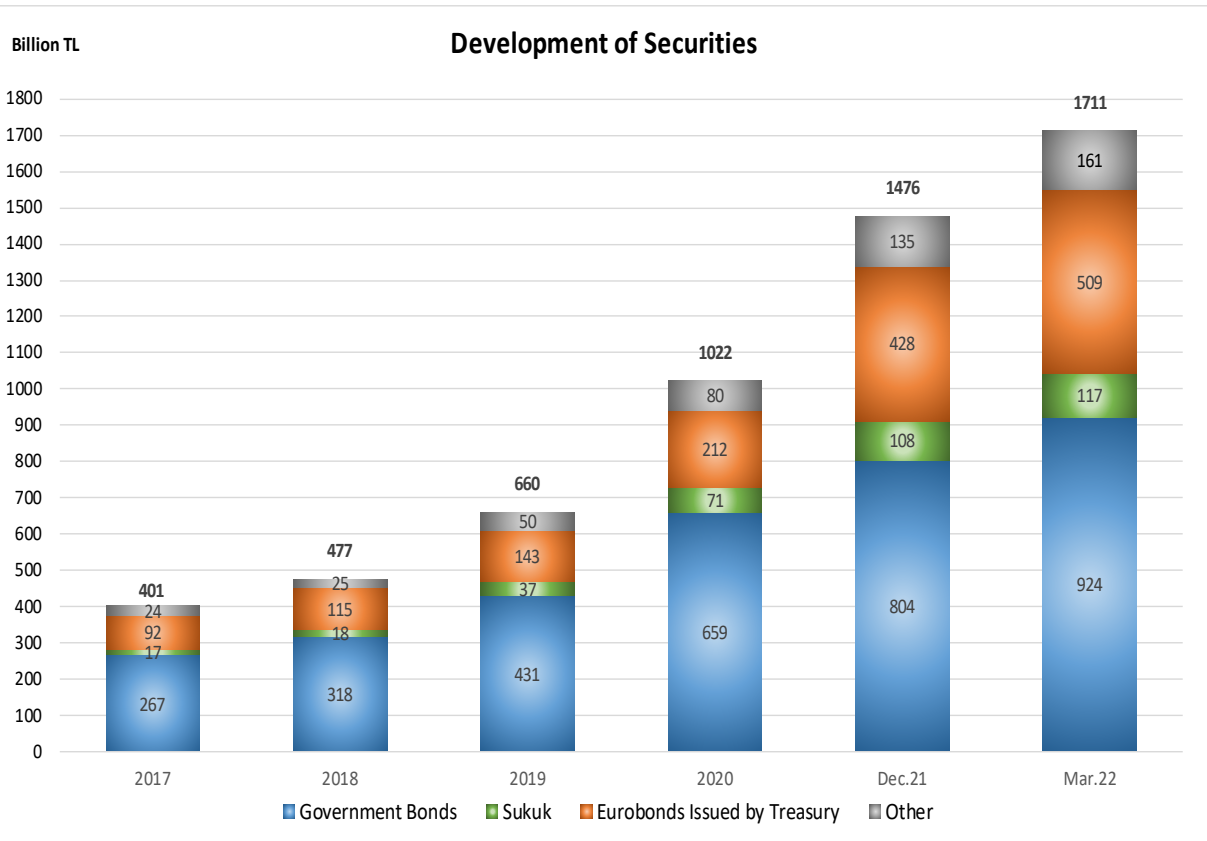
Consumer NPLs Ratios



NPLs to Loans ratio of consumer loans (including personal credit cards) realized as 2,55% in March 2022 period.

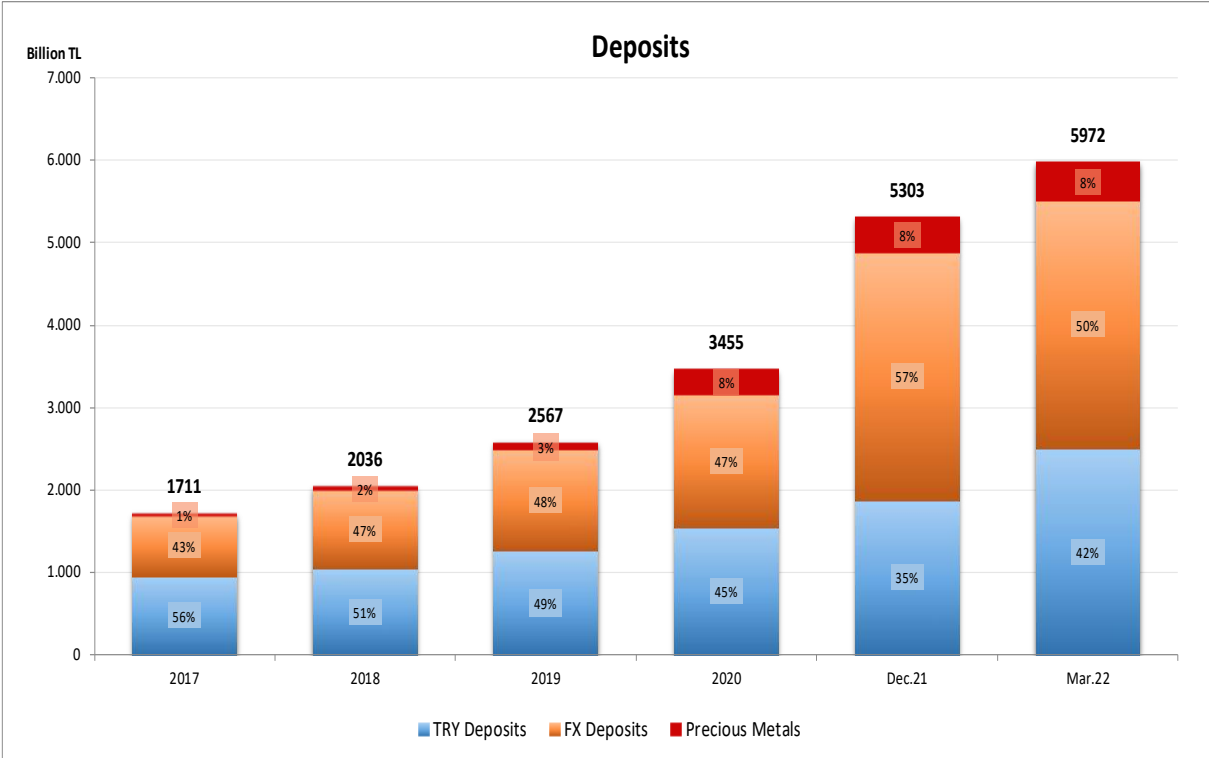
Securities



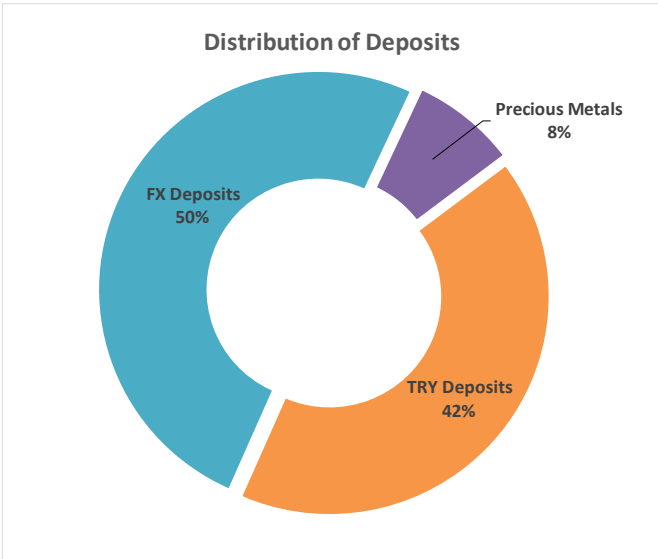


As of March 2022; Government Bonds realized as TL 924 billion, Eurobonds Issued by Treasury as TL 509 billion while Sukuk realized as TL 117 billion.

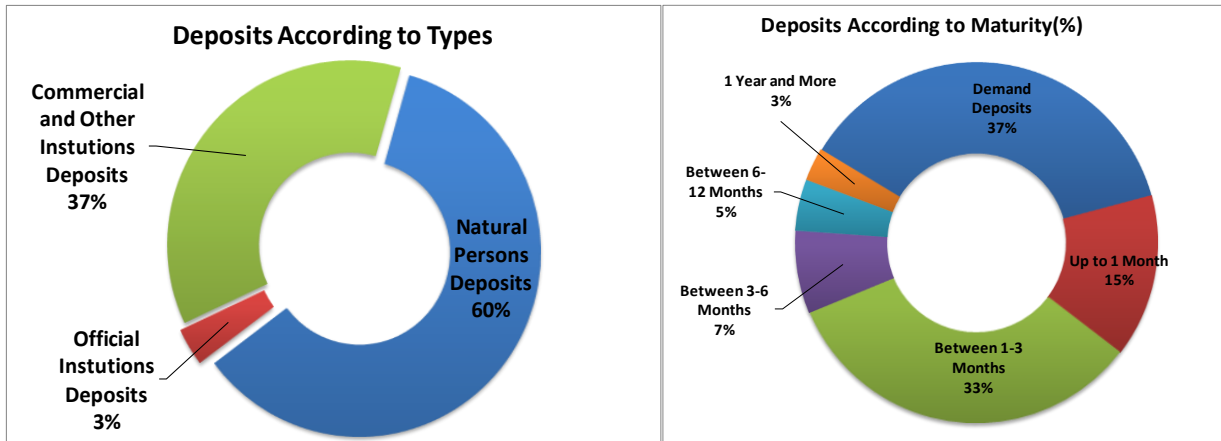
Deposits



TL 2.501 billion of total deposits is comprised of TL Deposits /Participation Funds, TL 3.006 billion comprised of FX Deposits Account/Participation Funds and TL 465 billion is comprised of precious metals accounts.

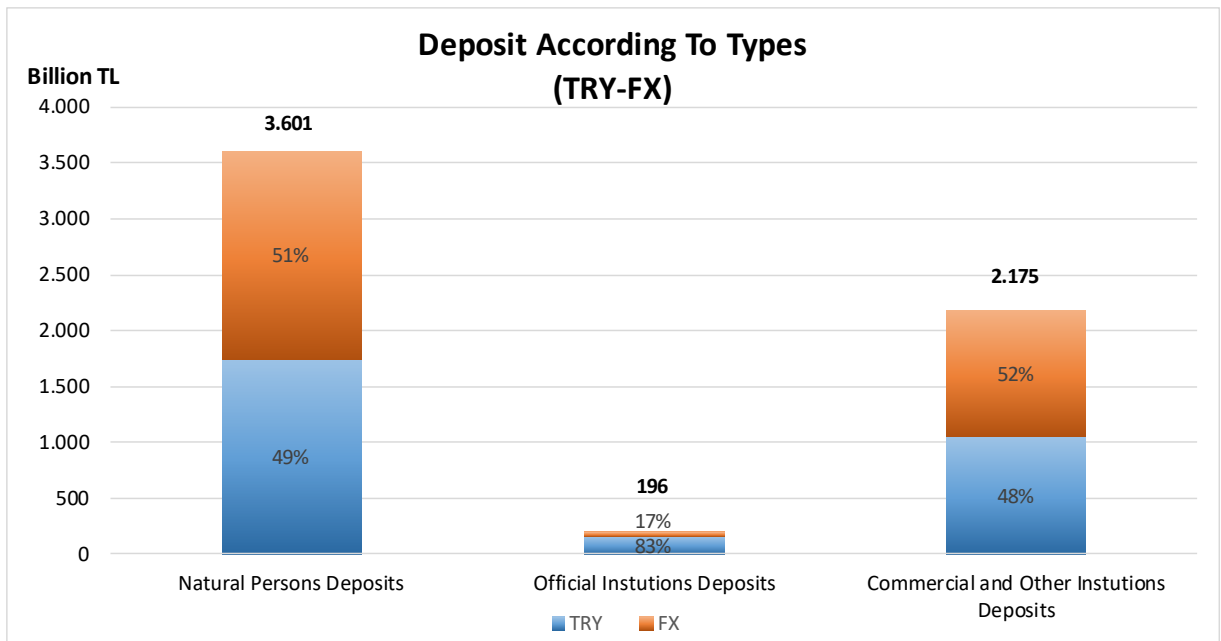


42% of total Deposits are TRY Deposits/Participation funds, 50% of FX Deposits/Participation funds and 8% of Precious Metals.



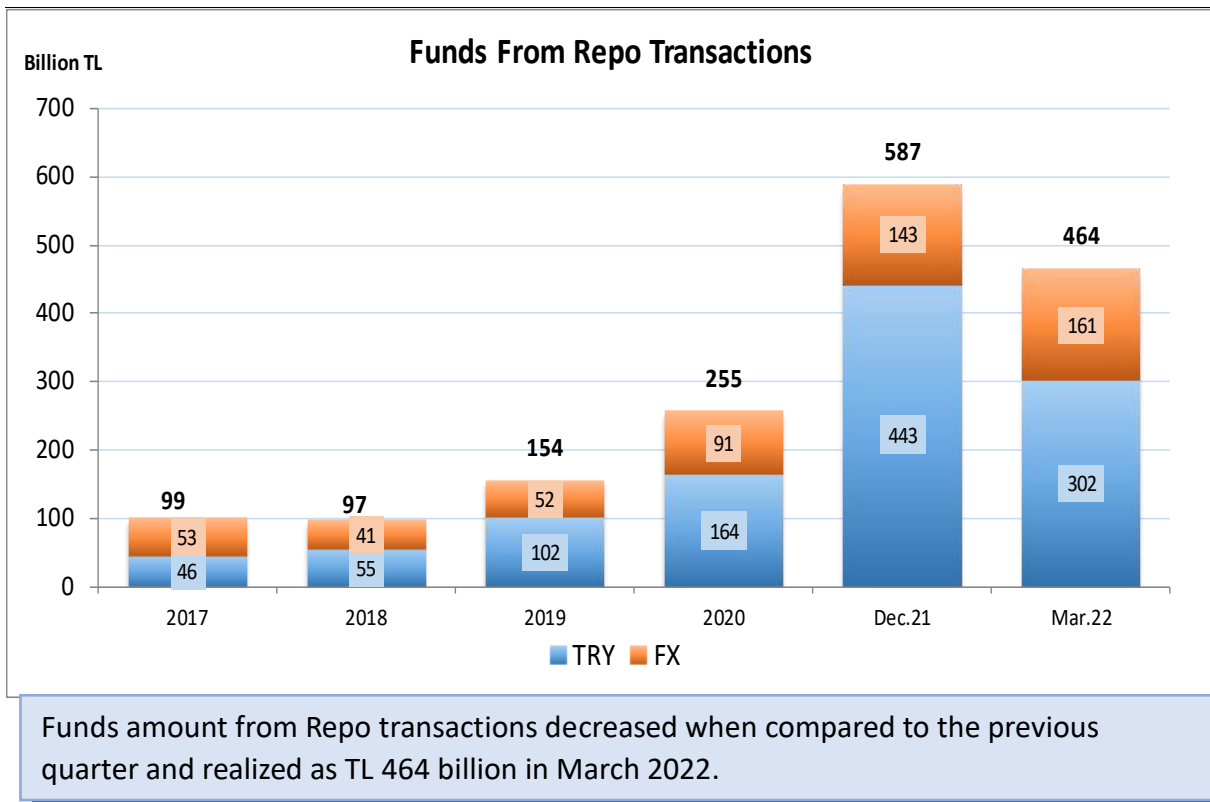
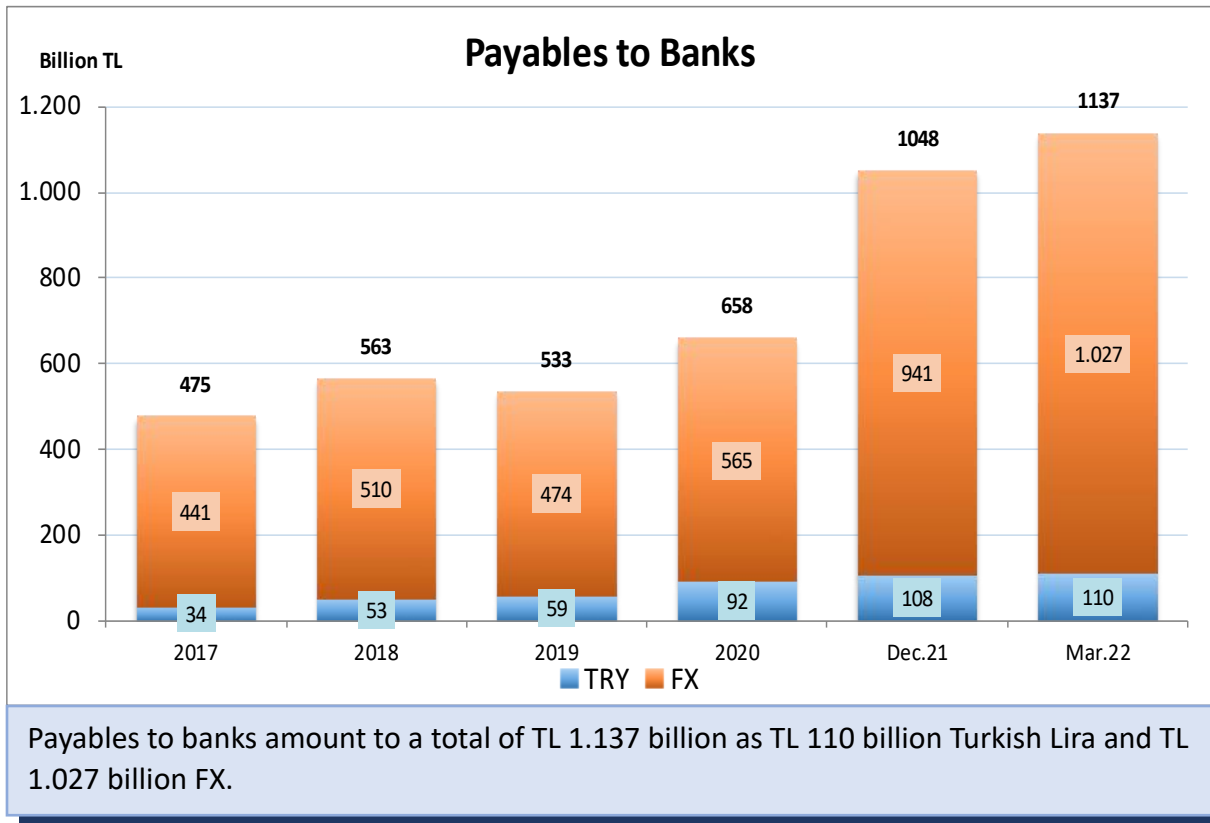
While 60% of deposits are comprised of natural person deposits, the share of commercial and other institutions deposits is 37% and share of official institutions' deposits is 3%.

The share of demand deposits in total deposits by their opening maturities is 33% and share of 1-3 month deposits is 15%.

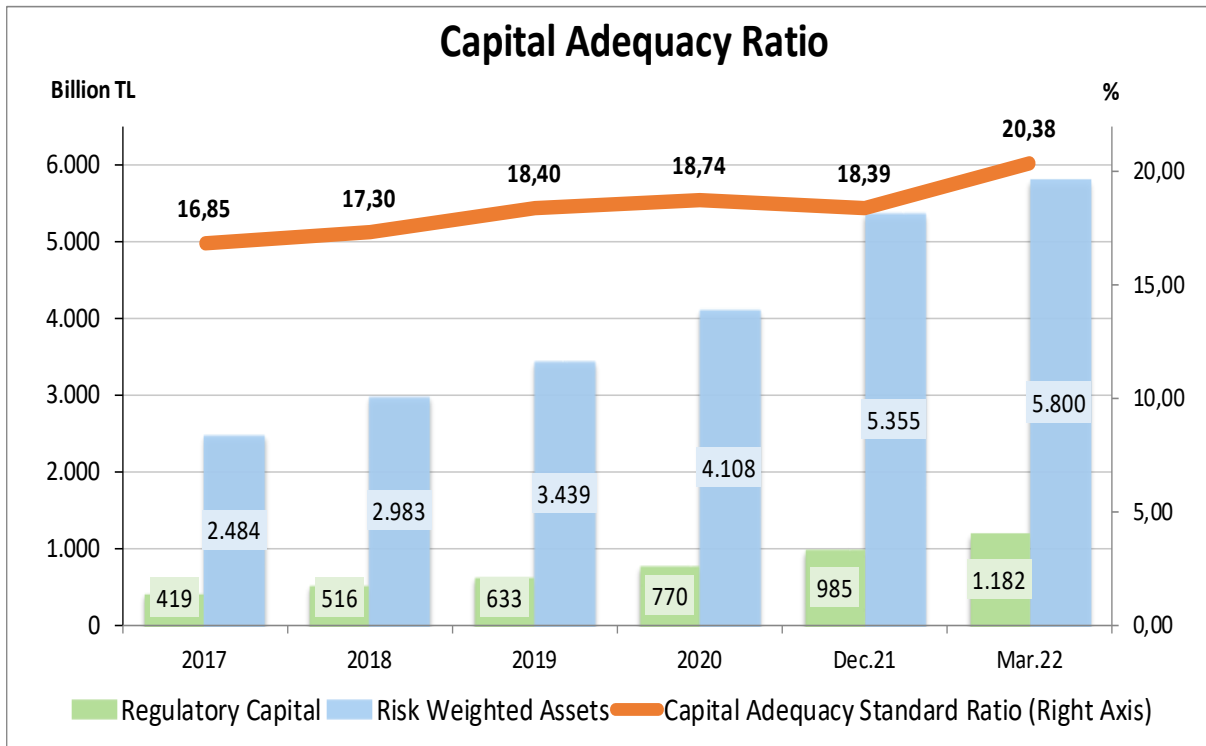


As of March 2022; TL 1.748 billion of natural persons deposits is comprised of TRY deposits while TL 1.853 billion is comprised of FX deposits and TL 1.055 billion of commercial and other institutions deposits of TRY deposits while TL 1.120 billion is comprised FX deposits.

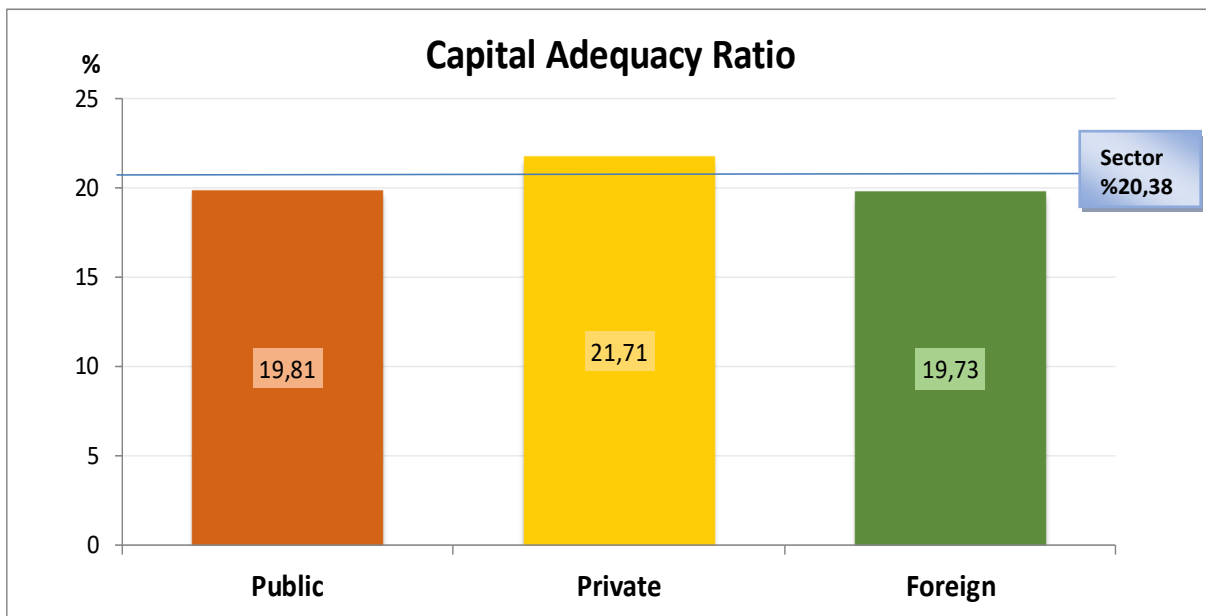
Payables to Banks and Repo Transactions



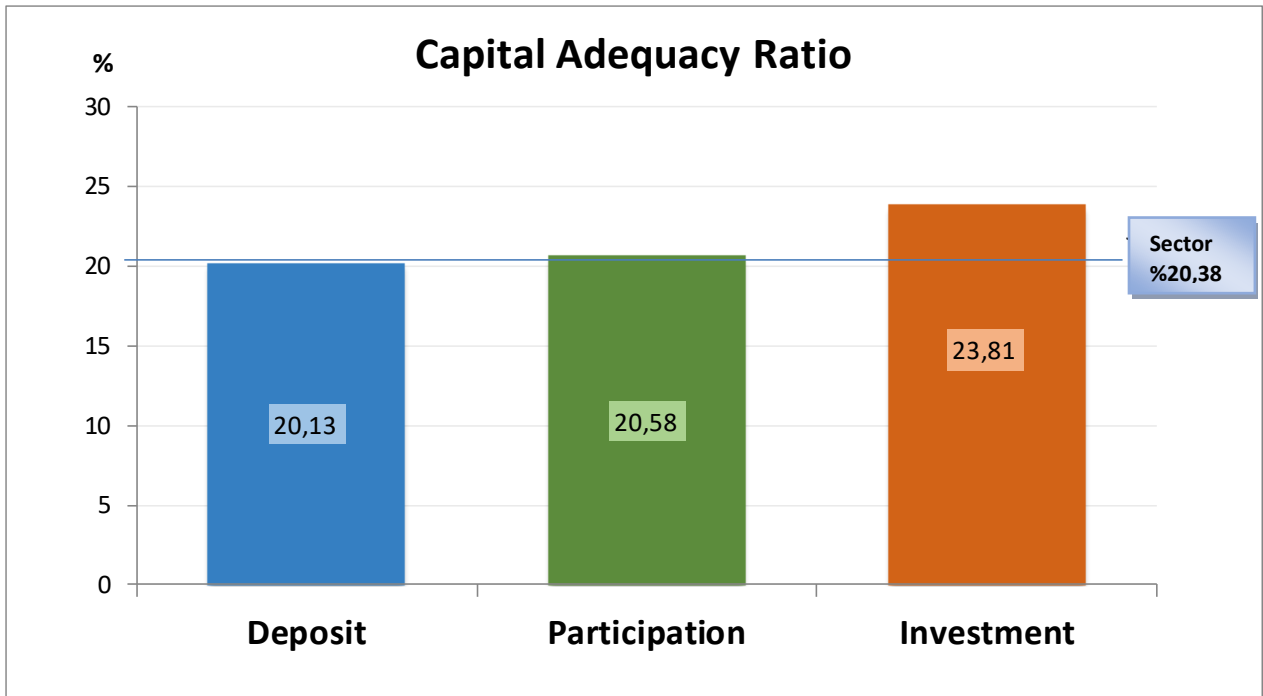
Capital Adequacy



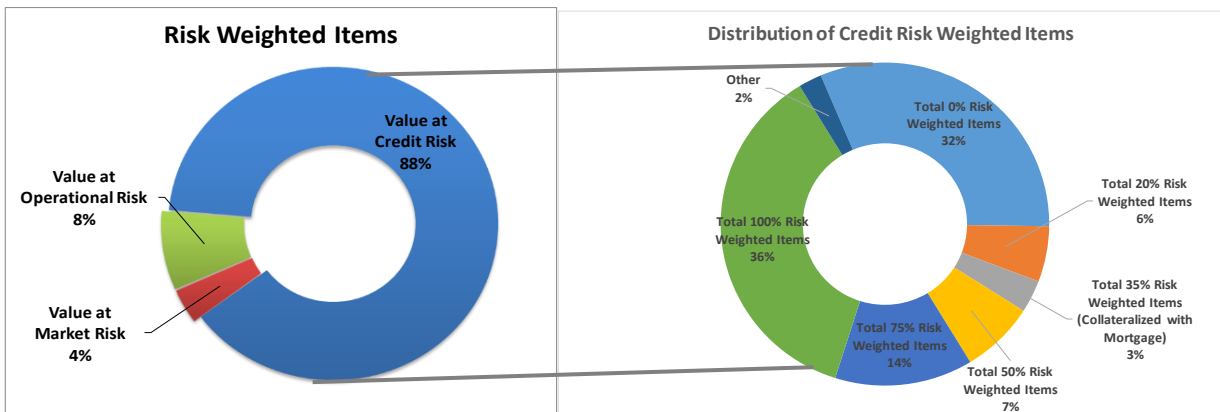
Capital adequacy ratio of Turkish Banking Sector realized as 20,38 % in March 2022.



By bank ownership groups, capital adequacy of foreign banks is above the sector average as 19,73%.



By function groups, capital adequacy ratio realized as 20,13%, 20,58% and 23,81% 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, 8% 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 36% and those with 0% risk weight is 32%.

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 06 June 2022.



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