



**BANKING
REGULATION AND SUPERVISION
AGENCY OF TURKEY**

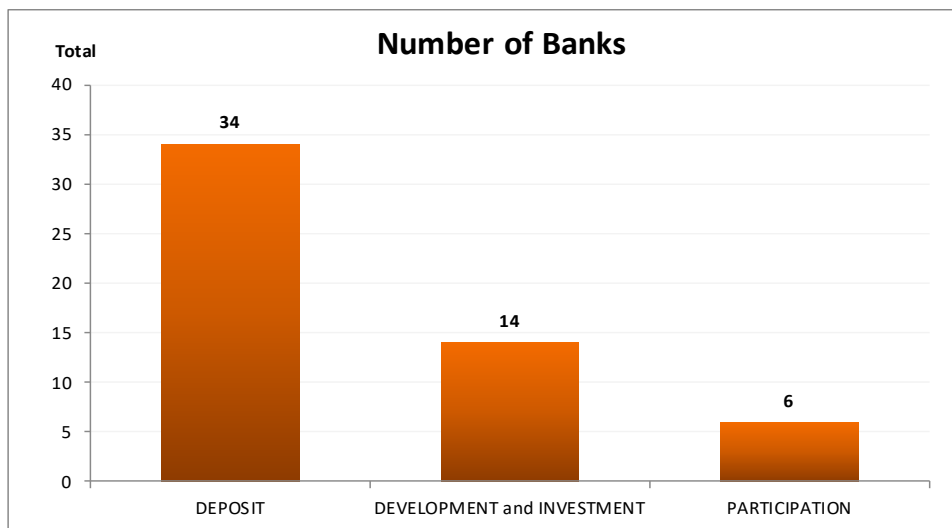


**TURKISH BANKING SECTOR
MAIN INDICATORS
DECEMBER 2020**

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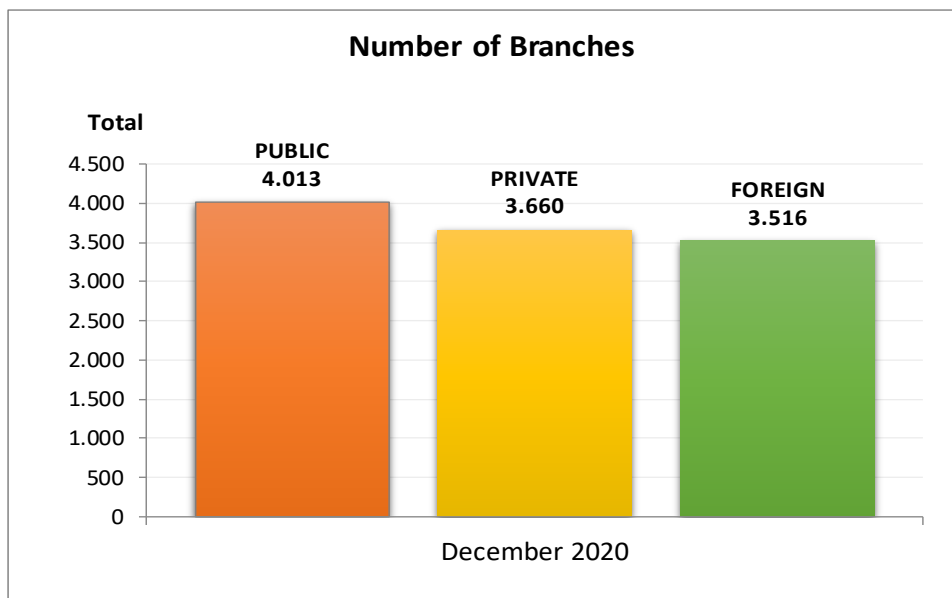
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Number of Banks, Branches and Personnel

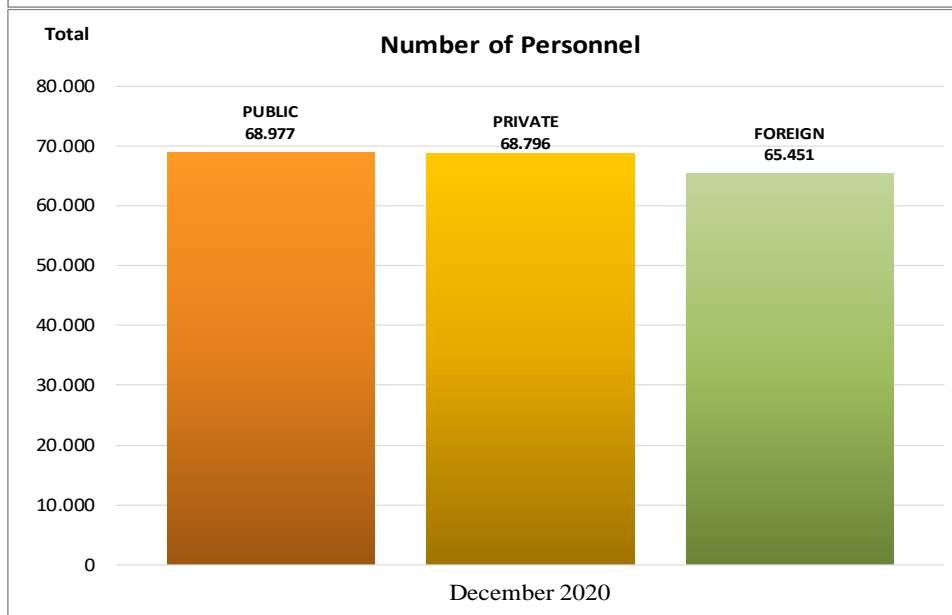


As of December 2020, there are 54 banks operating in Turkish Banking Sector as;

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



Number of branches and personnel in banking sector decreased by 106 and increased by 110, respectively when compared to the previous quarter (September 2020).



As of December 2020 period, number of branches realized as 11.189 while number of personnel realized as 203.214.

Selected Balance Sheet Items

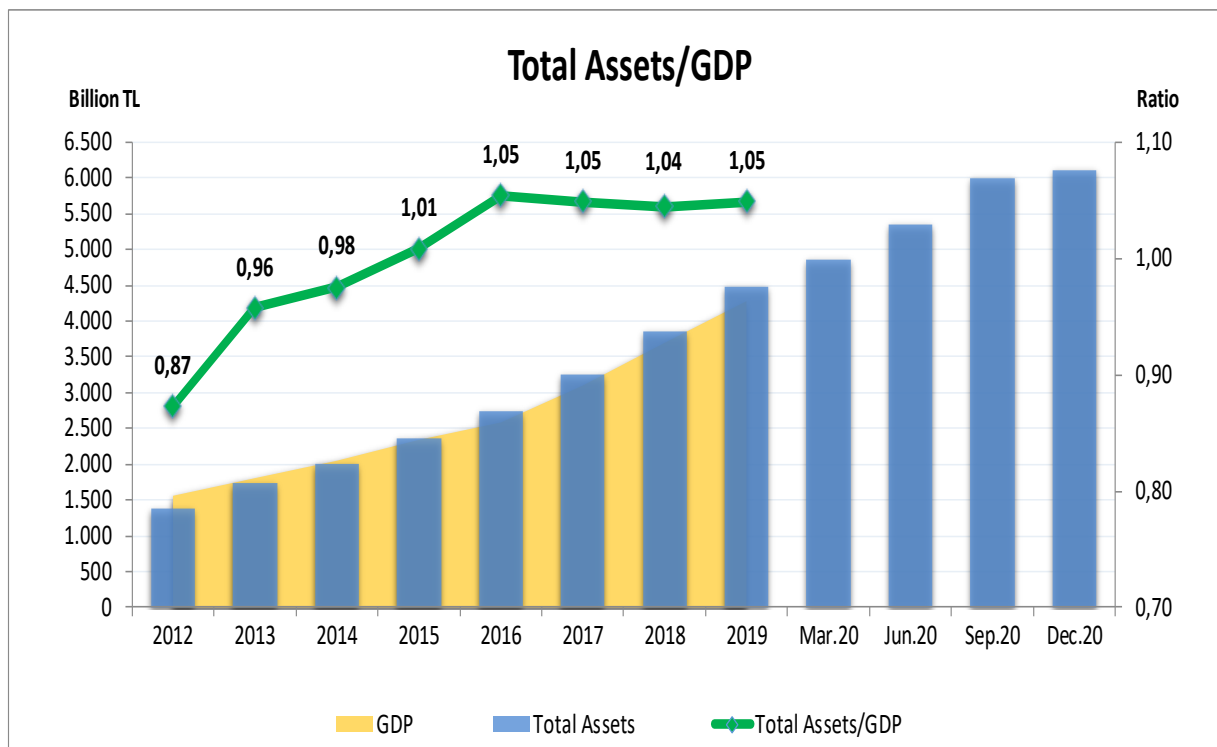
ASSETS	Total	Changes (%)	
	(Billion TL)	Previous Quarter	Previously End
CASH and CASH EQUIVALENTS*	576	15,6	27,8
REQUIRED RESERVES	321	13,3	66,3
LOANS	3.577	0,6	34,7
NON-PERFORMING LOANS (GROSS)	152	0,8	1,0
SECURITIES	1.023	-2,4	54,7
OTHER ASSETS	612	-1,2	15,3
TOTAL ASSETS	6.108	1,7	36,0
LIABILITIES			
DEPOSITS	3.455	0,3	34,6
DUE TO BANKS	658	-0,8	23,3
FUNDS FROM REPO TRANSACTIONS	255	-6,5	66,0
SECURITIES ISSUED	224	-5,9	15,8
EQUITIES	601	5,6	22,1
OTHER LIABILITIES	915	12,1	65,9
TOTAL LIABILITIES	6.108	1,7	36,0

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

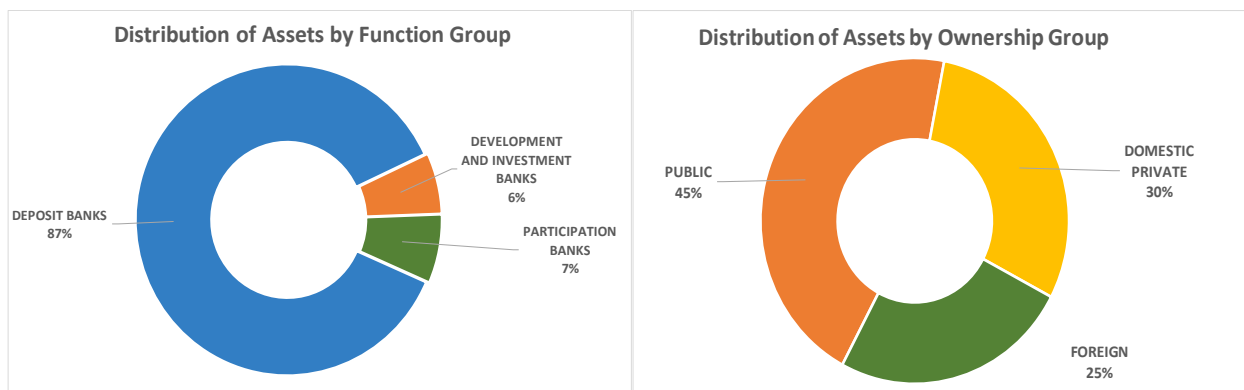
Total assets of Turkish Banking Sector increased by 36,0% to TL 6.108 billion in December 2020 when compared to the previous year-end.

OFF-BALANCE SHEET ITEMS	Total	Changes (%)	
	(Billion TL)	Previous Quarter	Previously End
Contingencies	1.004	2,7	23,2
Commitments	4.994	1,7	24,7
- Derivative Financial Instruments	3.977	1,9	23,4
- Other Commitments	1.018	0,9	29,9

Of off-balance sheet items,
 - Contingencies increased by 23,2%;
 - Derivative financial assets increased by 23,4%
 In December 2020 when compared to the previous year-end.



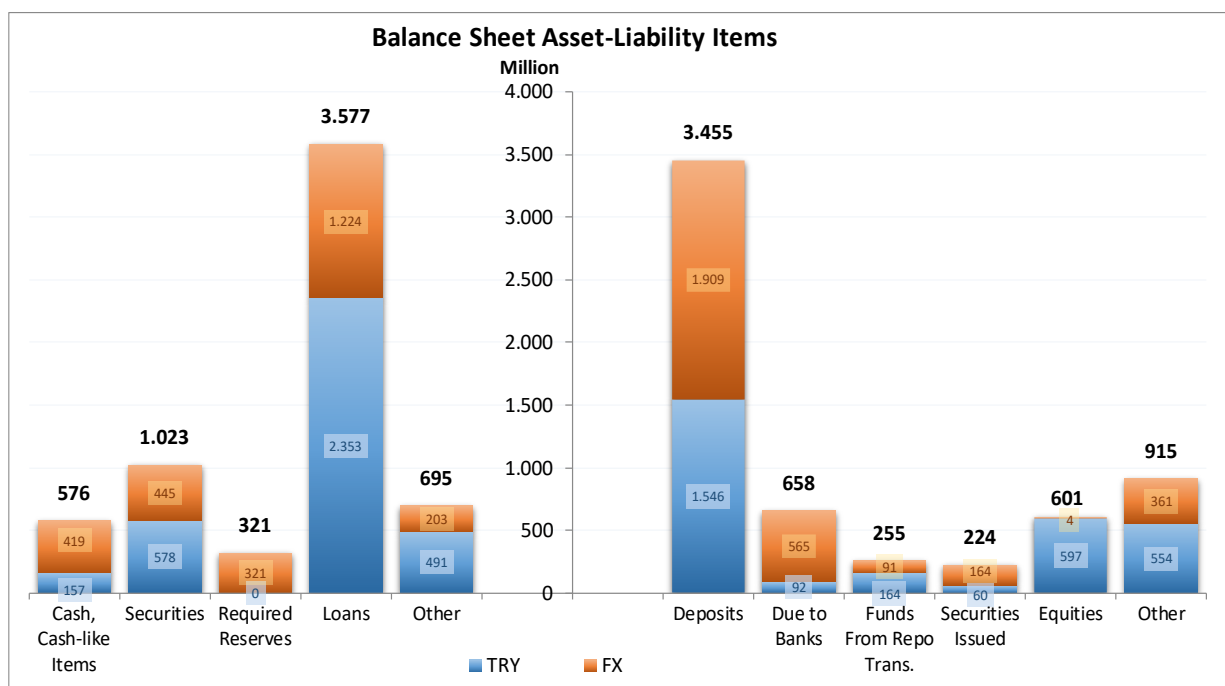
The ratio of asset size of Turkish Banking Sector to GDP realized as 1,05 as of end-2019.



As of December 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.

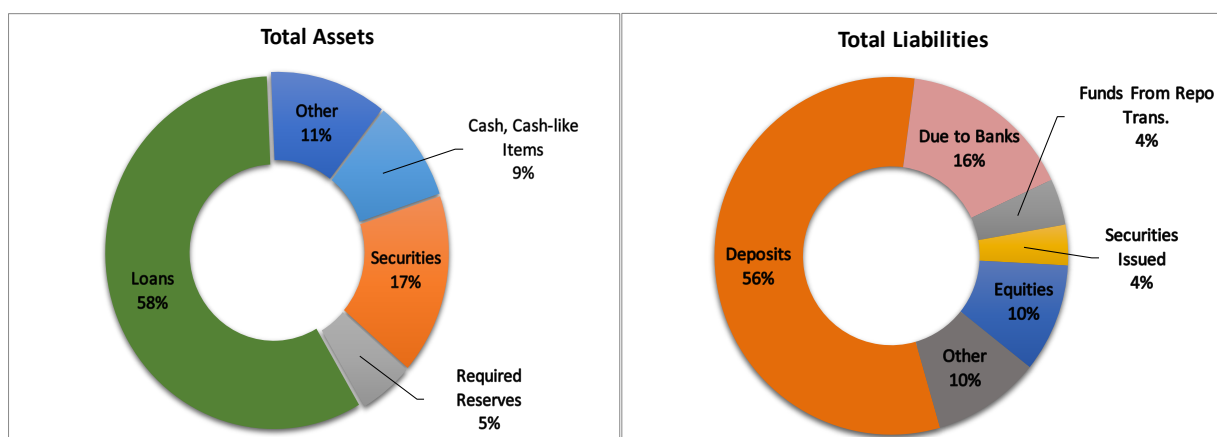
According to the ownership group; share of public, domestic private and foreign banks in total assets of the banking sector realized 45%, 30% and 25% respectively.

On-balance Sheet Figures



The ratio of FX assets in balance sheet to total assets realized as 42% while the ratio of total FX liabilities to total liabilities realized as 51%.

The share of FX loans in total loans is 34% while the ratio of FX deposit to total deposit is 55%.

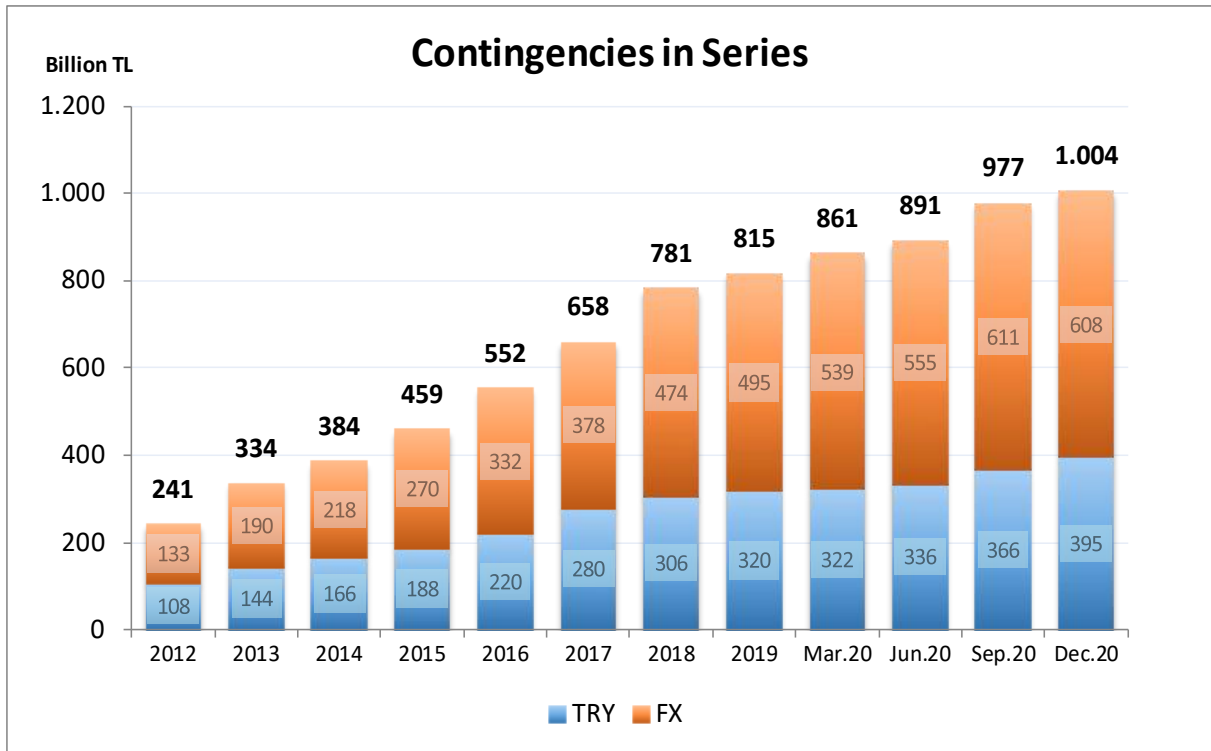


The share of loans, securities and required reserves in total assets realized as 58%, 17% and 5%, respectively.

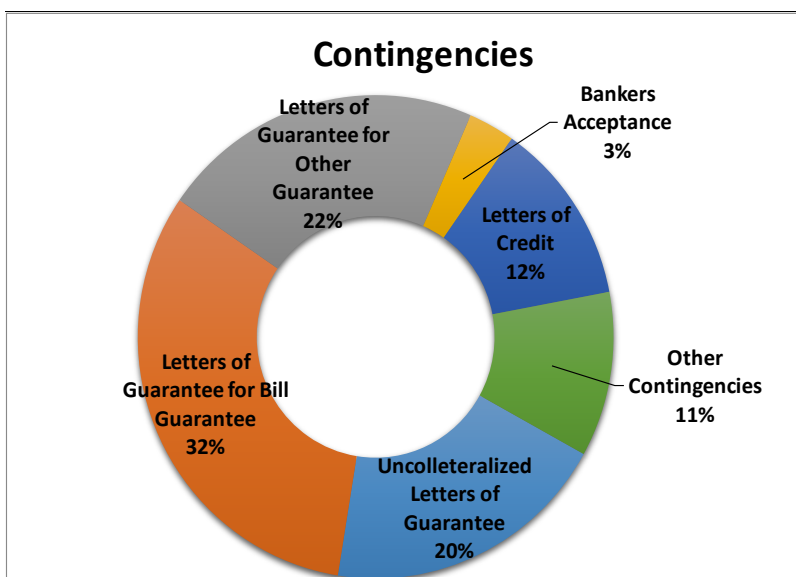
While deposit has the biggest share by 56% in total liabilities, share of payables to banks is 16% and funds from repo is 4%.

The share of equities in total liabilities is 10%.

Off-Balance Sheet Figures

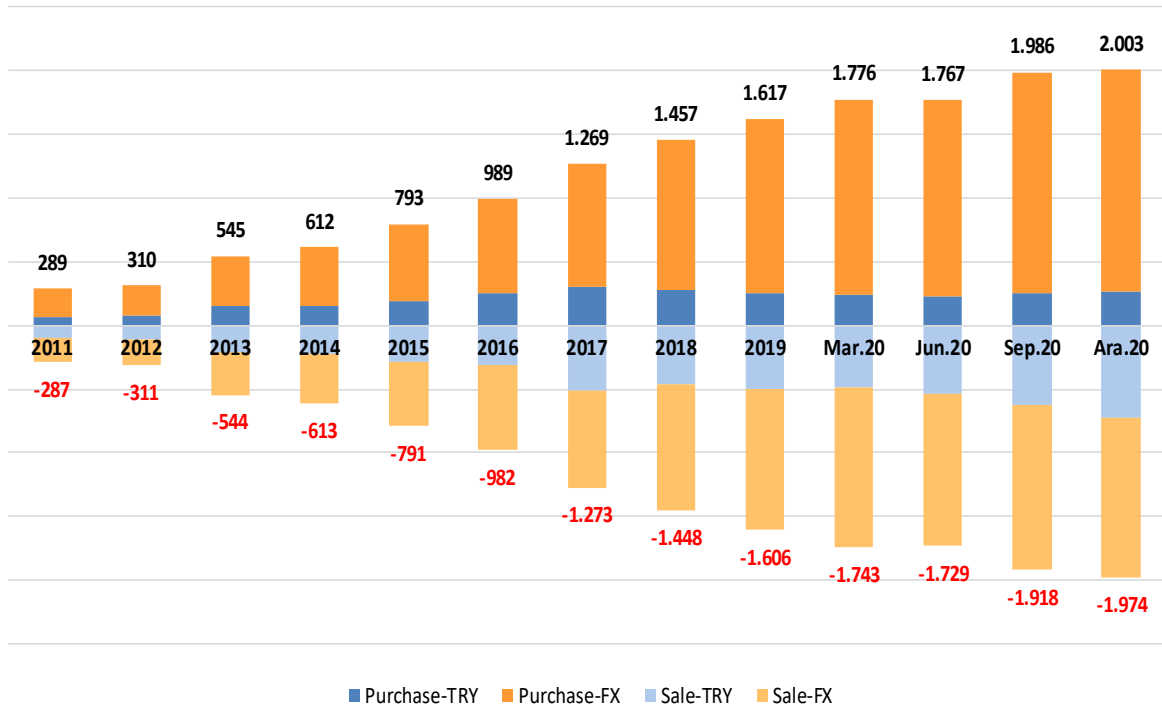


As of December 2020, size of contingencies realized as TL 1.004 billion.



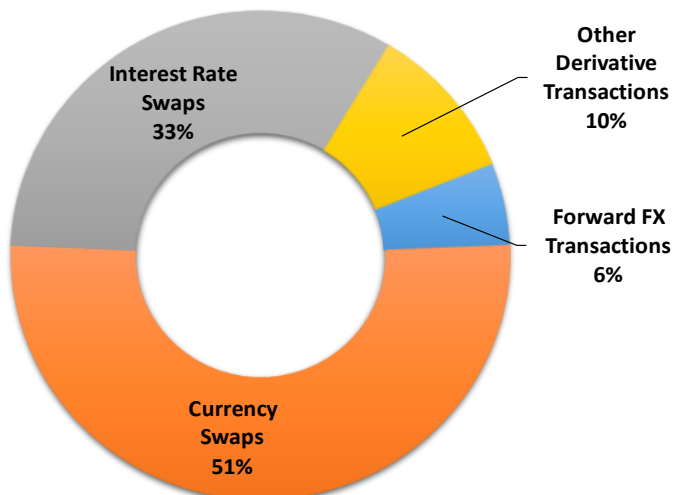
As letters of guarantee is the biggest share in contingencies with 74%, share of letters of credit is 12%.

Derivative Financial Instruments



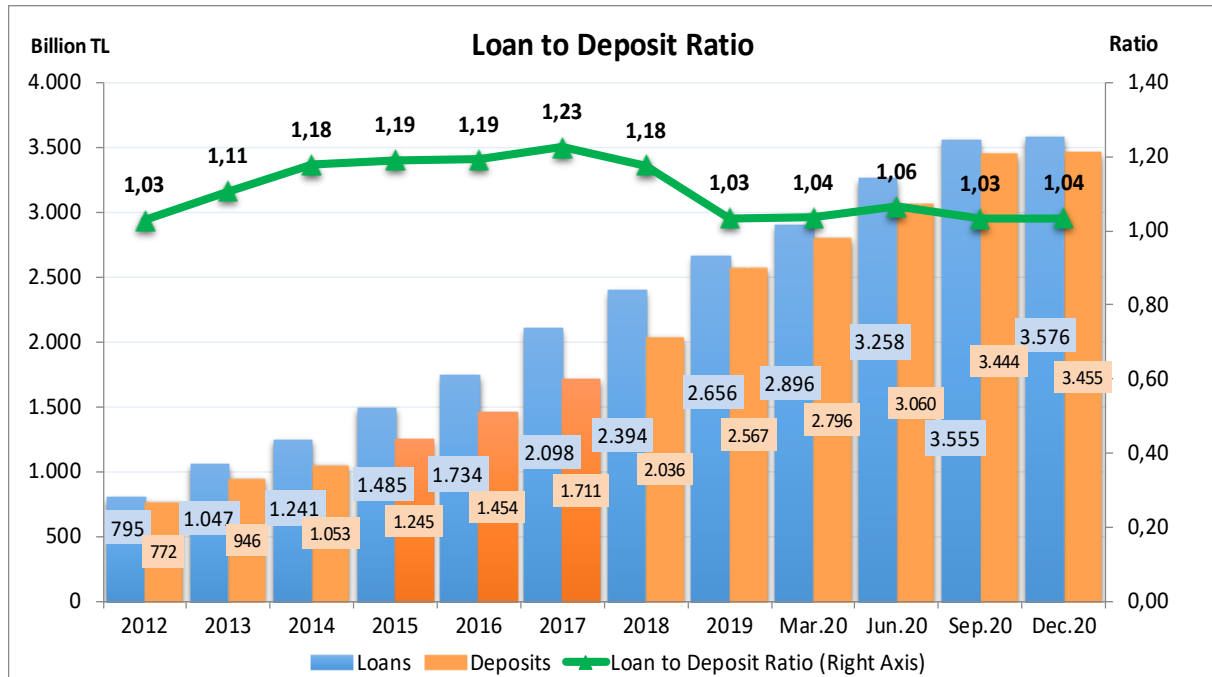
As of December 2020, derivative purchase amount realized as TL 2.003 billion and derivative sales amount realized as TL 1.974 billion.

Derivative Financial Instruments



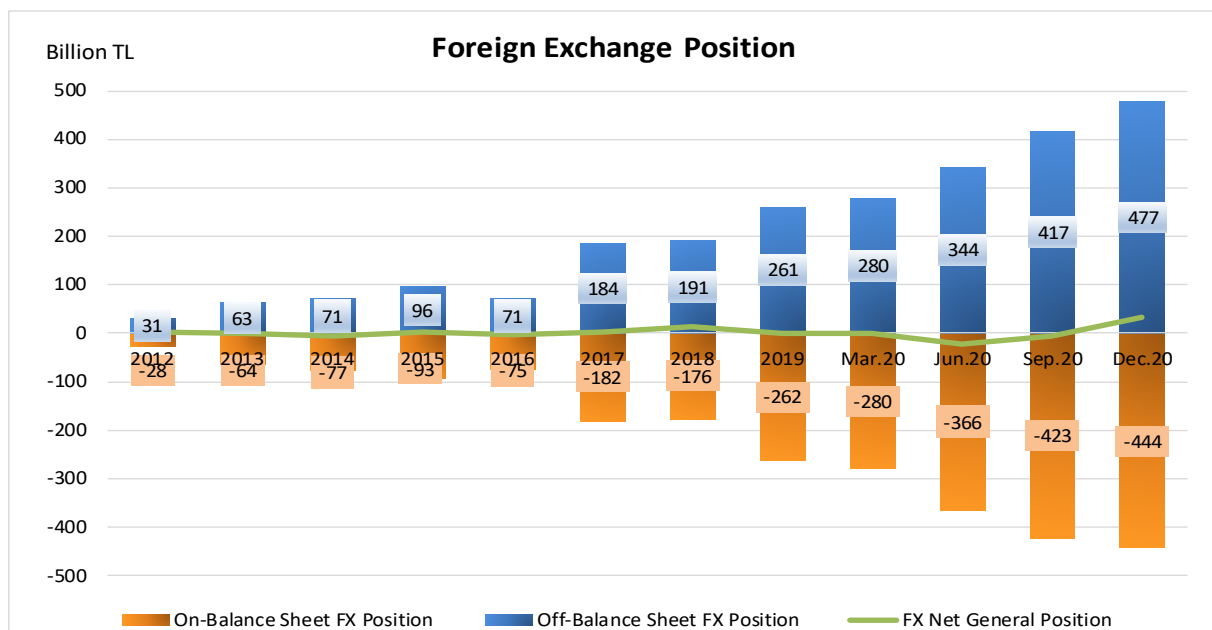
51% of derivative transactions in off-balance sheet items is from swap money transactions, 33% from swap interest rate transactions and 6% is from forward exchange transactions.

Development of Main Figures



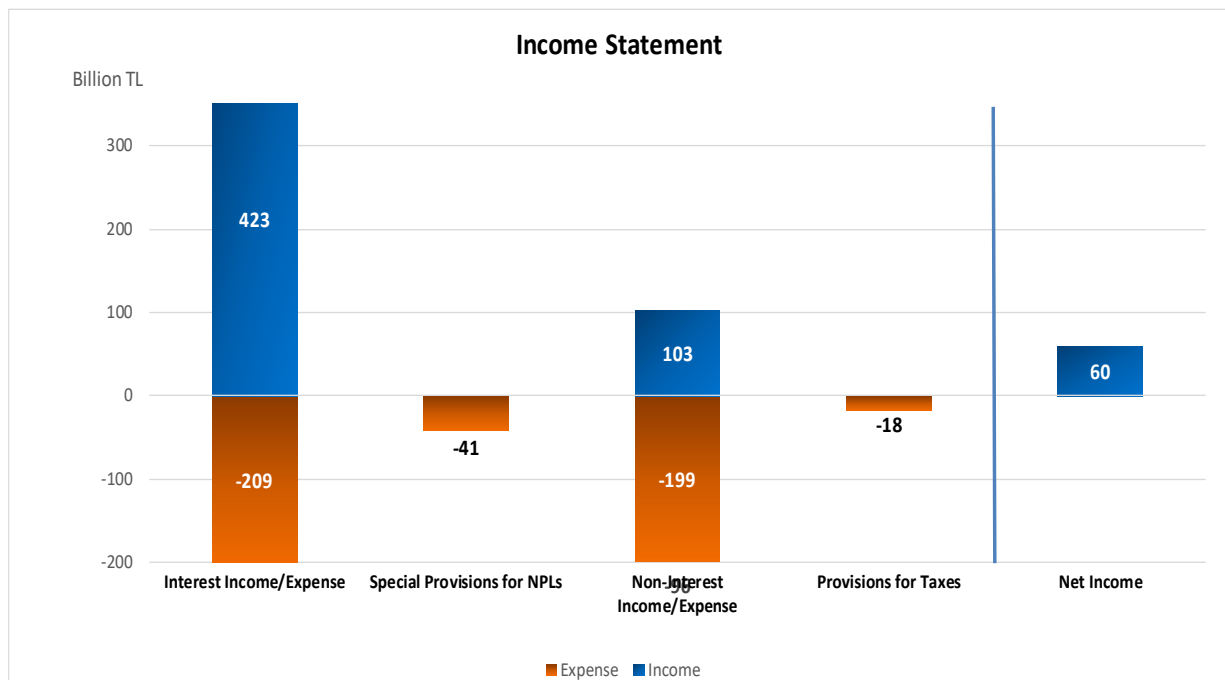
Conversion ratio of deposit to loans is 1,04 as of December 2020.

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

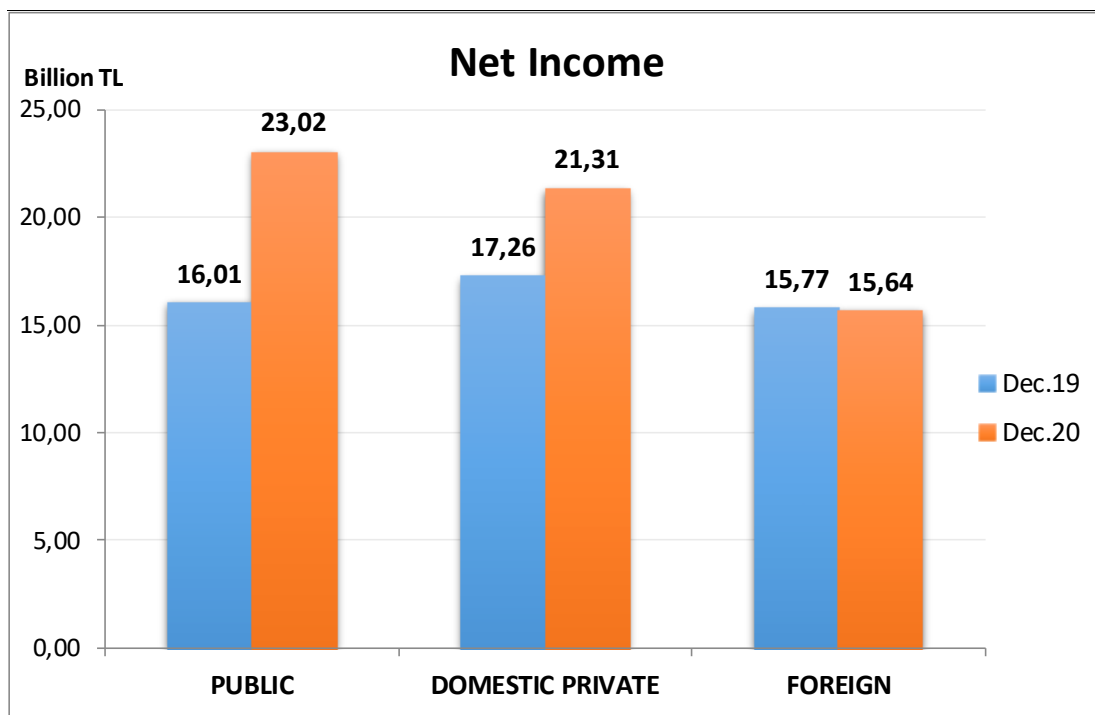


Off-balance sheet FX position has a surplus of TL 477 billion while on-balance sheet FX position has a deficit of TL 444 billion and FX Net General Position has a deficit of approximately TL 33 billion.

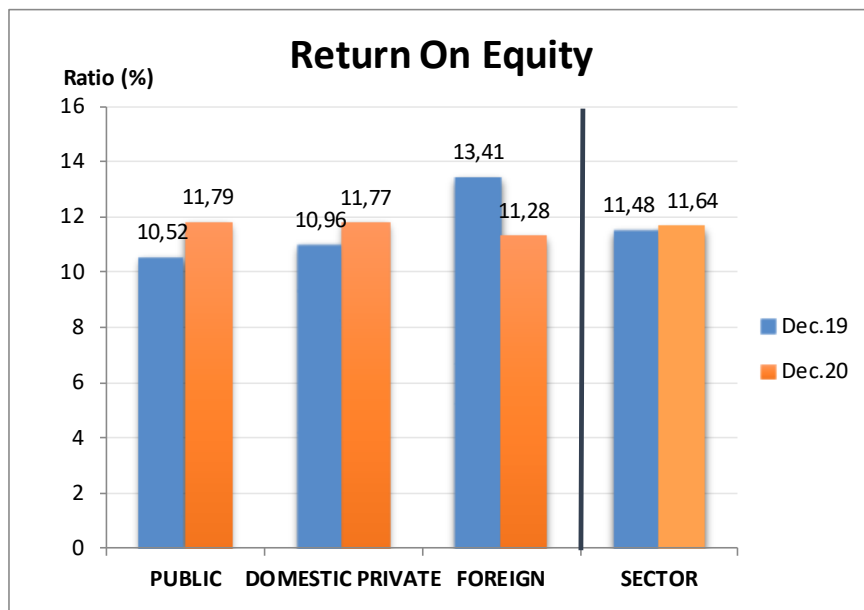
PROFITABILITY



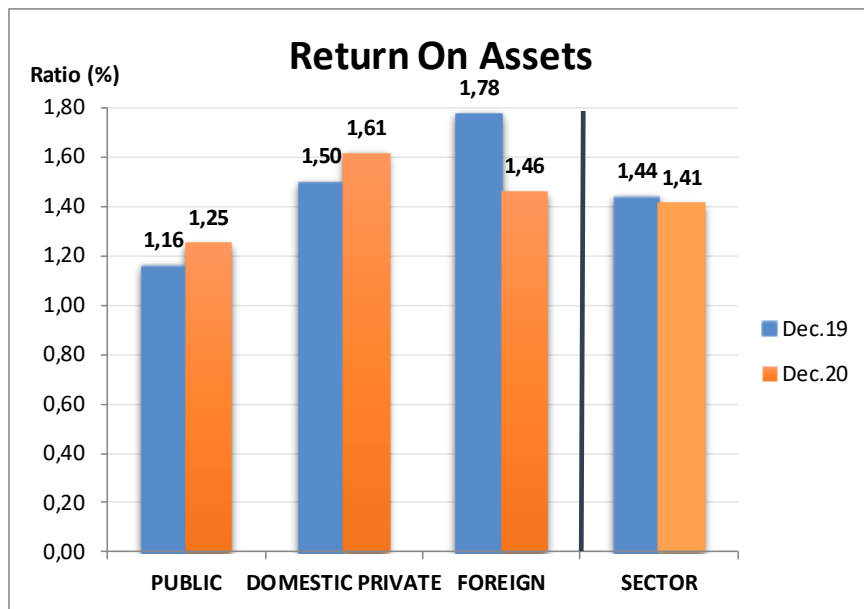
In the income statement of banking sector, interest income realized as TL 423 billion and interest expense realized as TL 209 billion. As of September 2020, net income of Turkish Banking Sector is TL 60 billion.



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

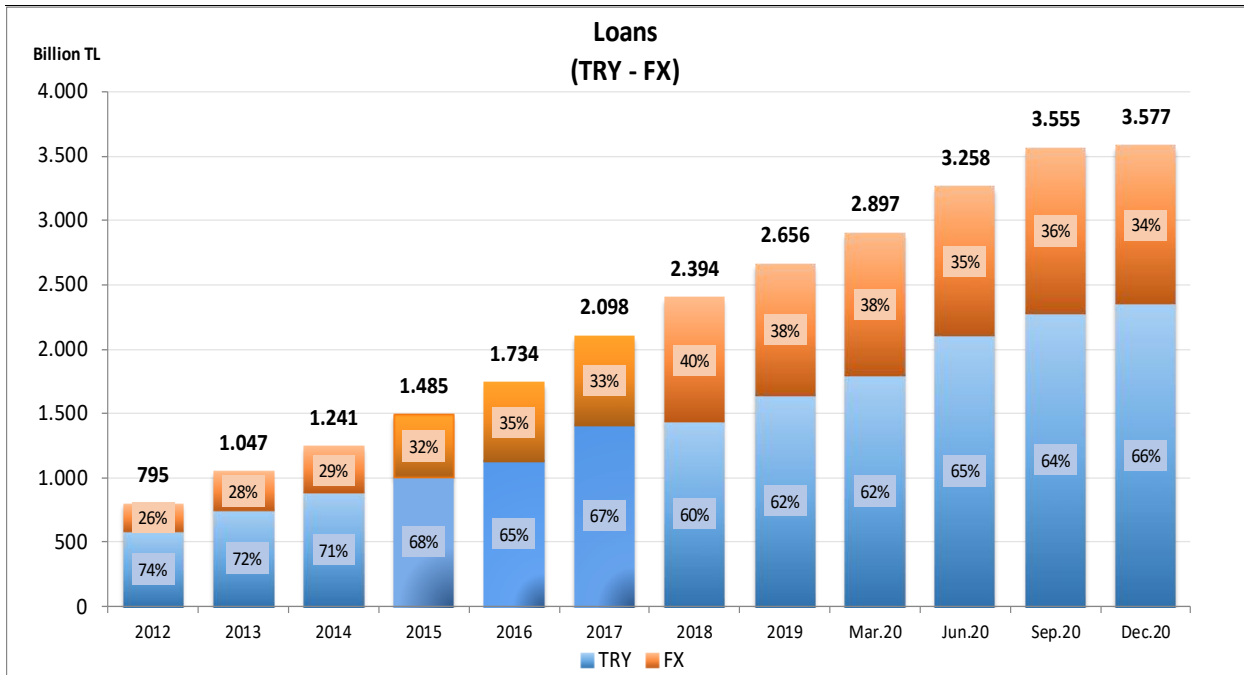


ROE of Turkish banking sector realized higher in public, domestic private banks groups and lower in foreign banks groups when compared to the same period of the previous year.

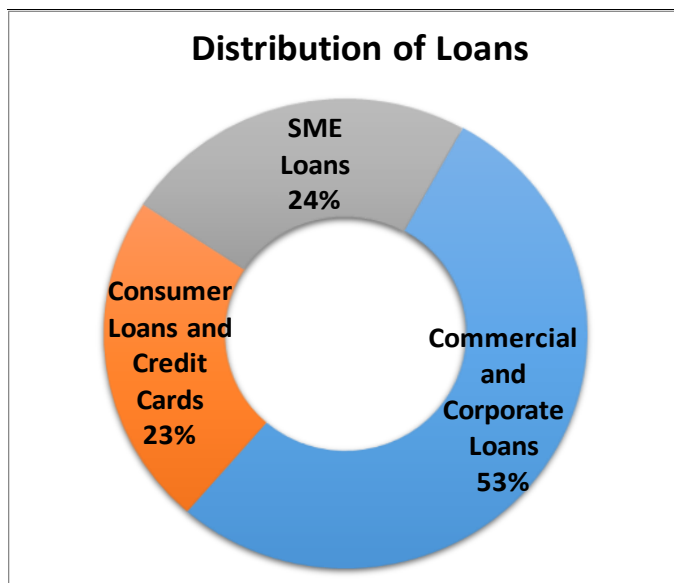


ROA of Turkish banking sector as of December 2020 realized lower as to the same period of the previous year.

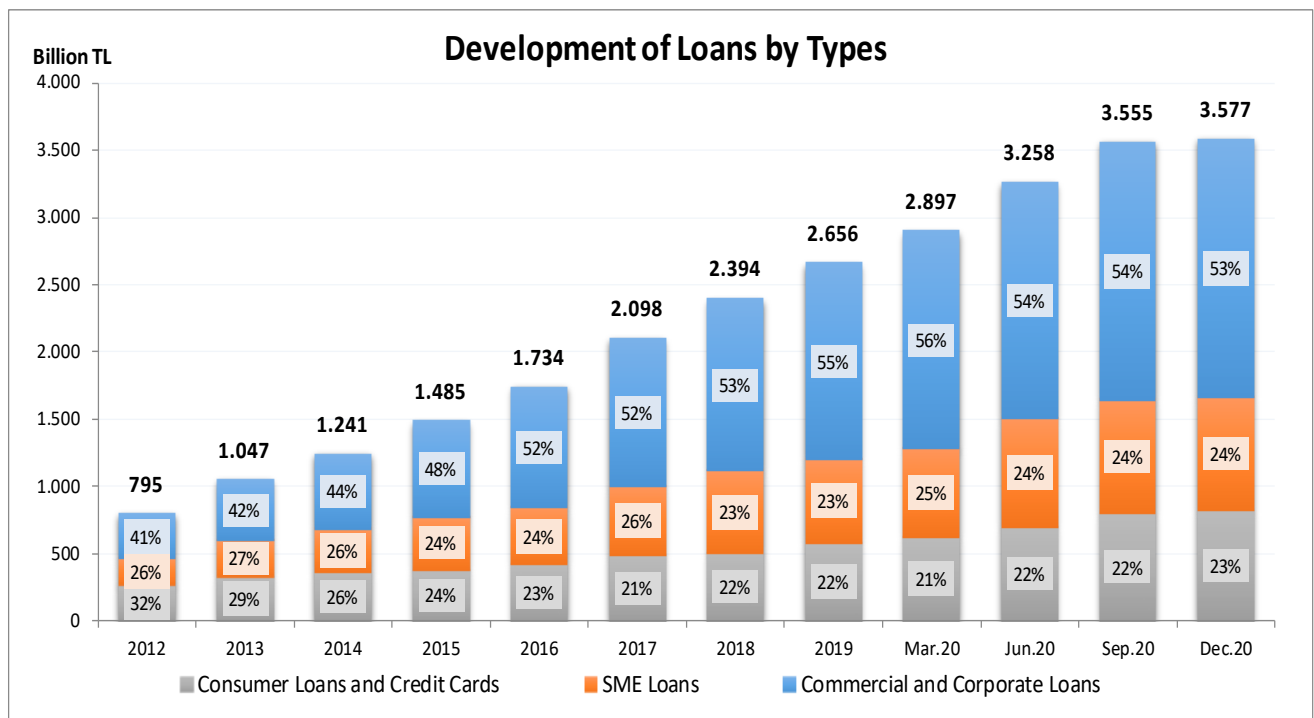
LOANS



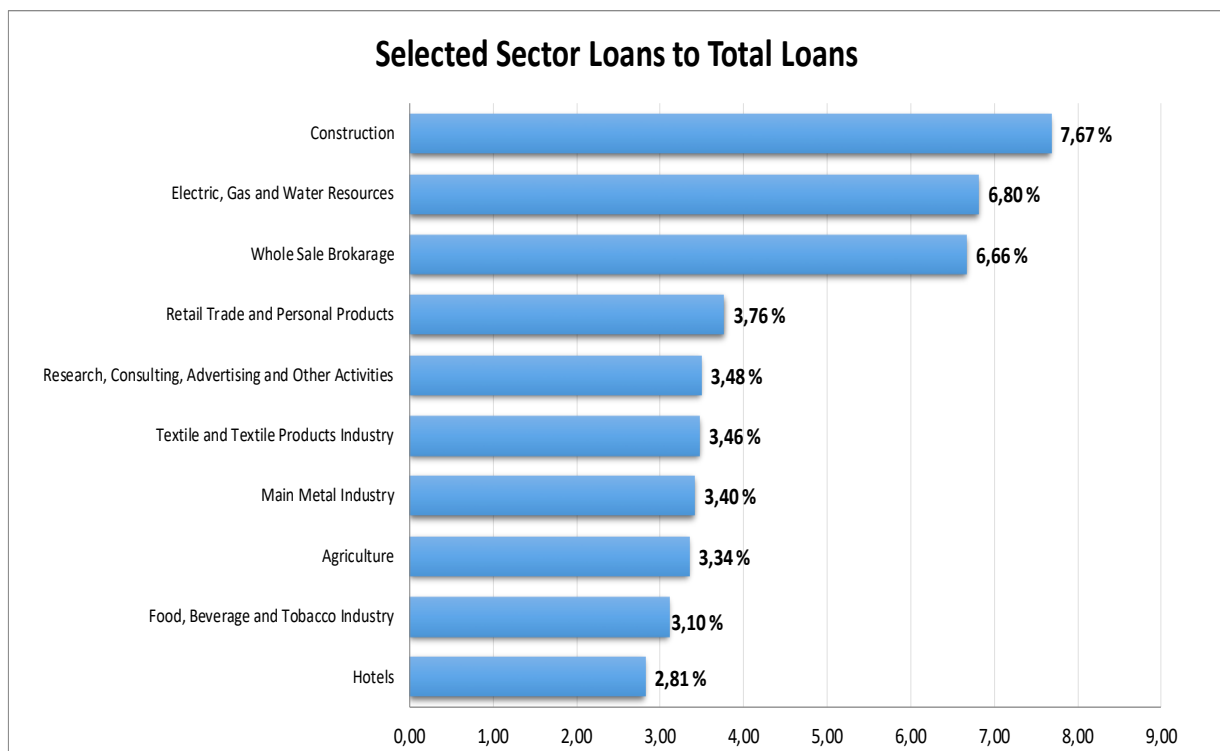
As of December 2020, total loans amount to TL 3.577 billion and TL 2.353 billion of the mentioned amount is comprised of TL loans while TL 1.223 billion is comprised of FX loans.



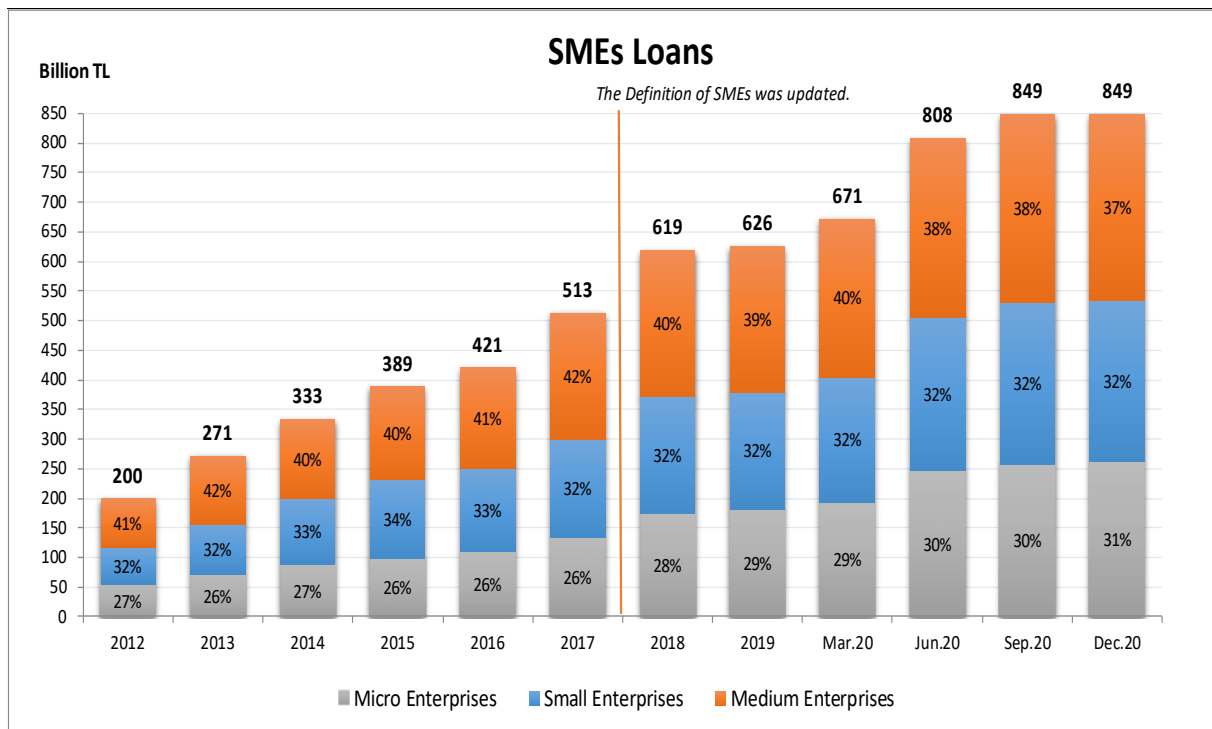
Share of commercial and corporate loans is 53%, share of SMEs loans is 24% and share of consumer loans (including credit cards) is 23% in total loans.



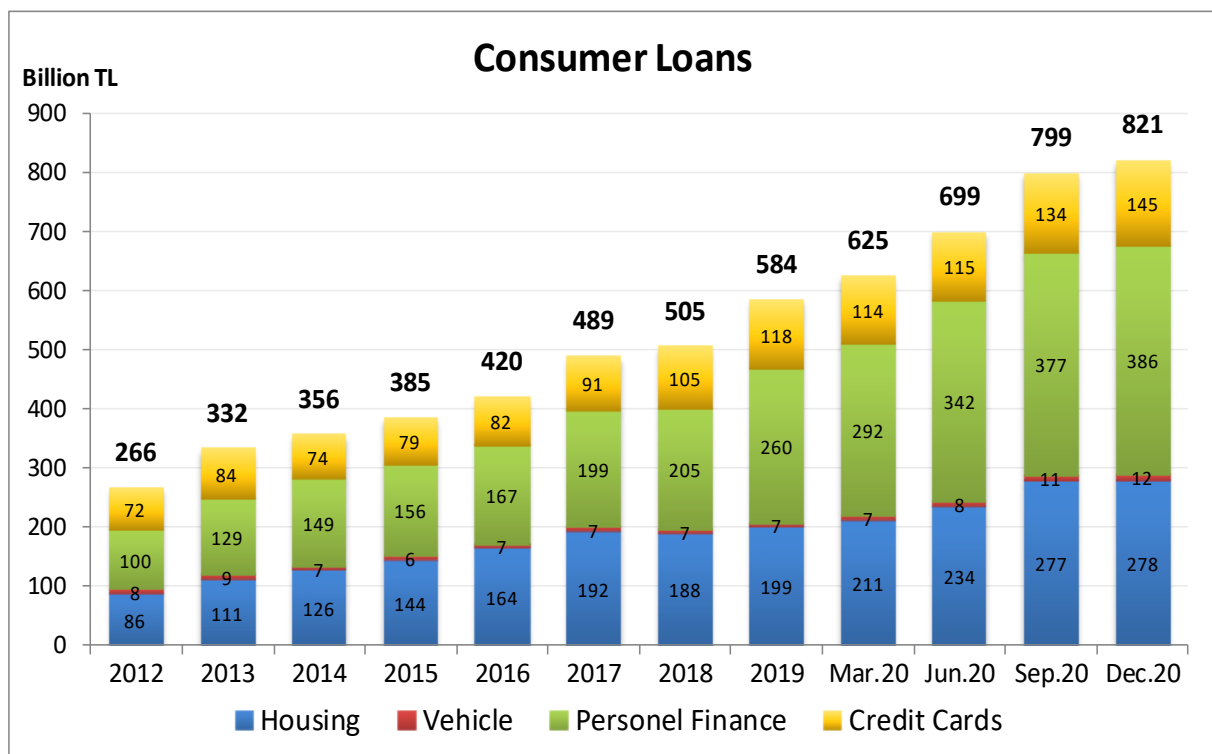
As of December 2020; commercial and corporate loans realized as TL 1.907 billion, SMEs loans as TL 849 billion while consumer loans and credit cards realized as TL 821 billion.



The share of construction sector is 7,67% and share of electric, gas and water resources sector in total loans is 6,80%.

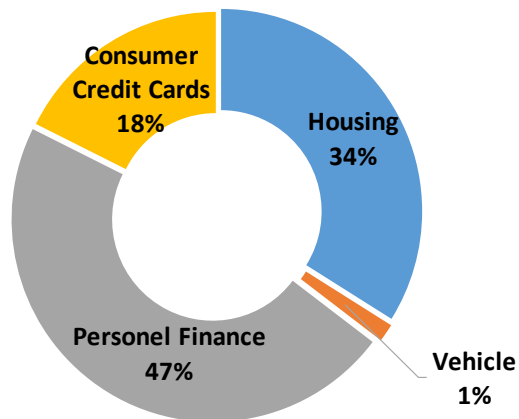


According to operating classes, micro and small enterprises SMEs loan increased and medium enterprises SMEs loans decreased when compared to the previous quarter.



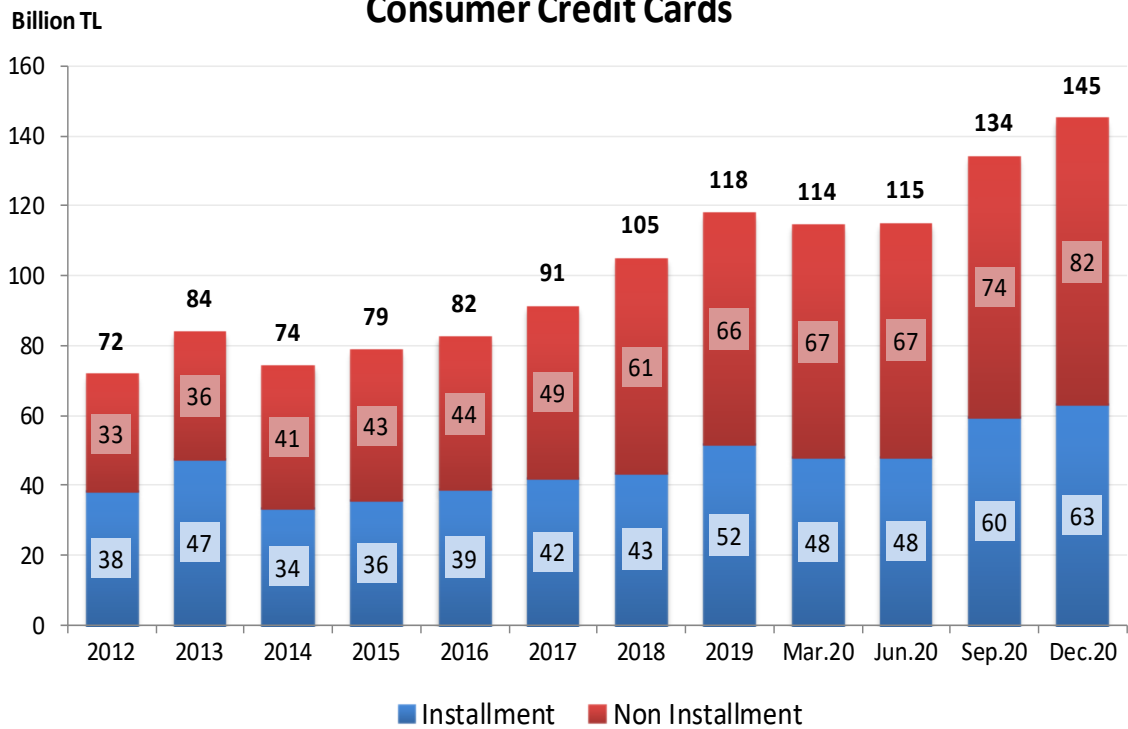
In December 2020 period, consumer loans increased as to the previous quarter and realized as TL 821 billion. Housing loans, credit cards as well as personal finance loans realized as TL 278 billion, TL 145 billion and TL 386 billion, respectively.

Distribution of Consumer Loans



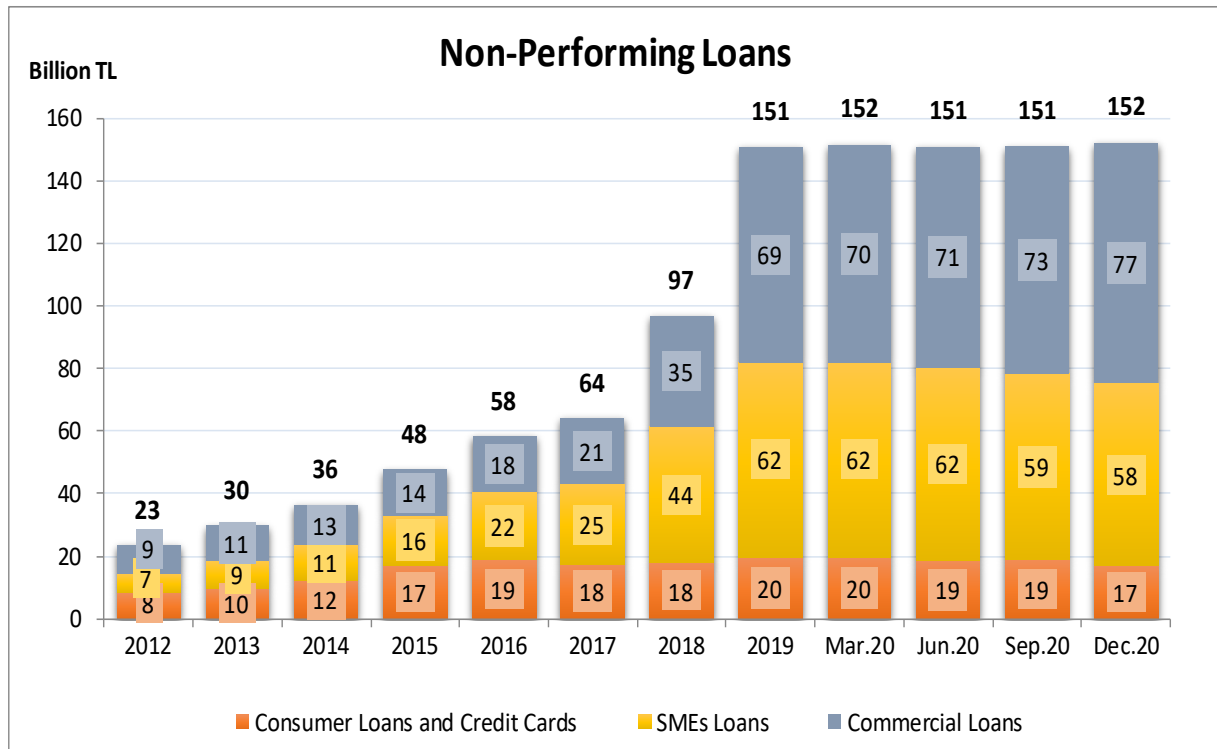
In consumer loans, the share of personal finance loans is 47%, housing loans 34% and share of credit cards is 18%.

Consumer Credit Cards

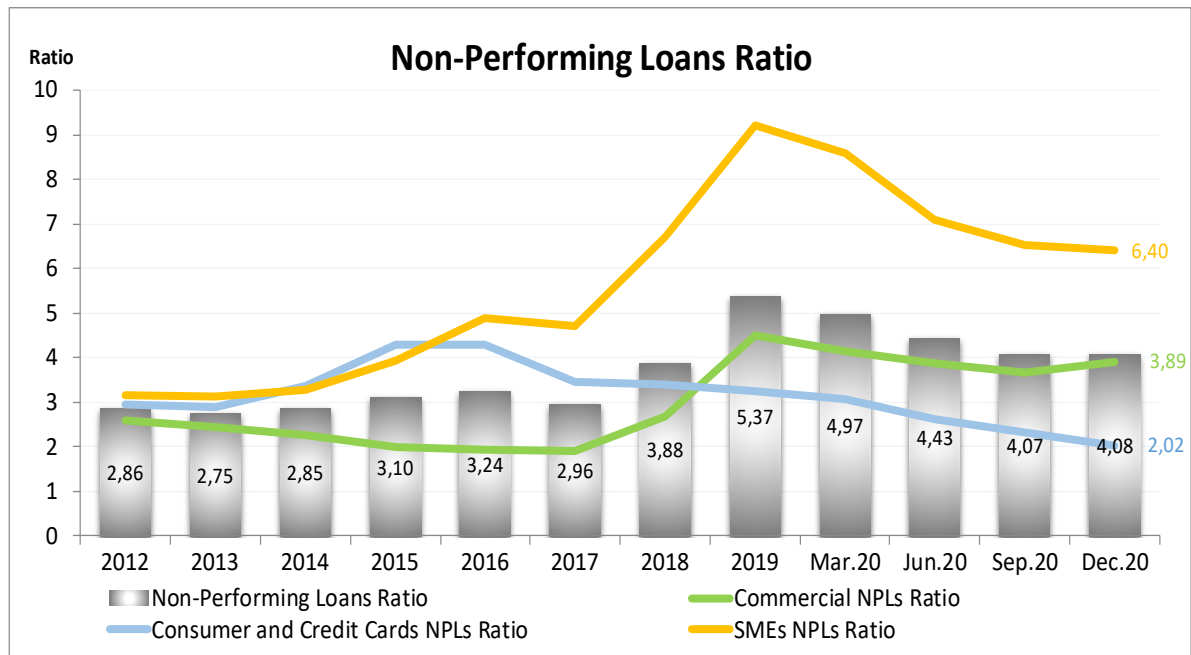


Personal credit cards amount increased when compared to the previous period and realized as TL 145 billion in December 2020.

Non-performing Loans

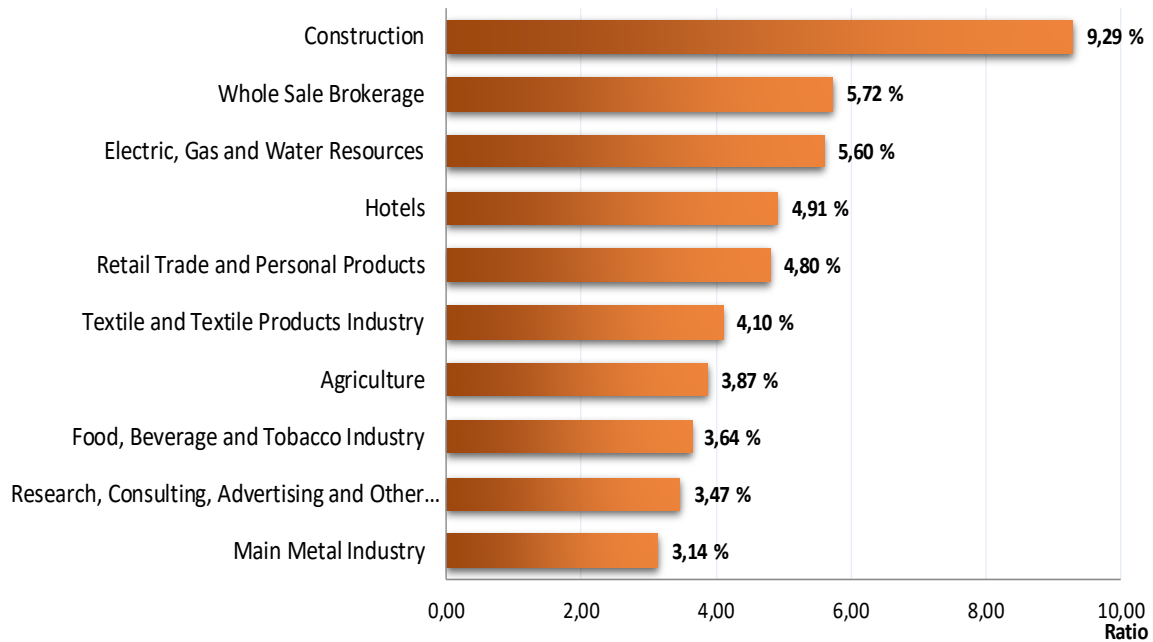


As of December 2020, gross amount of NPLs is TL 152 billion.



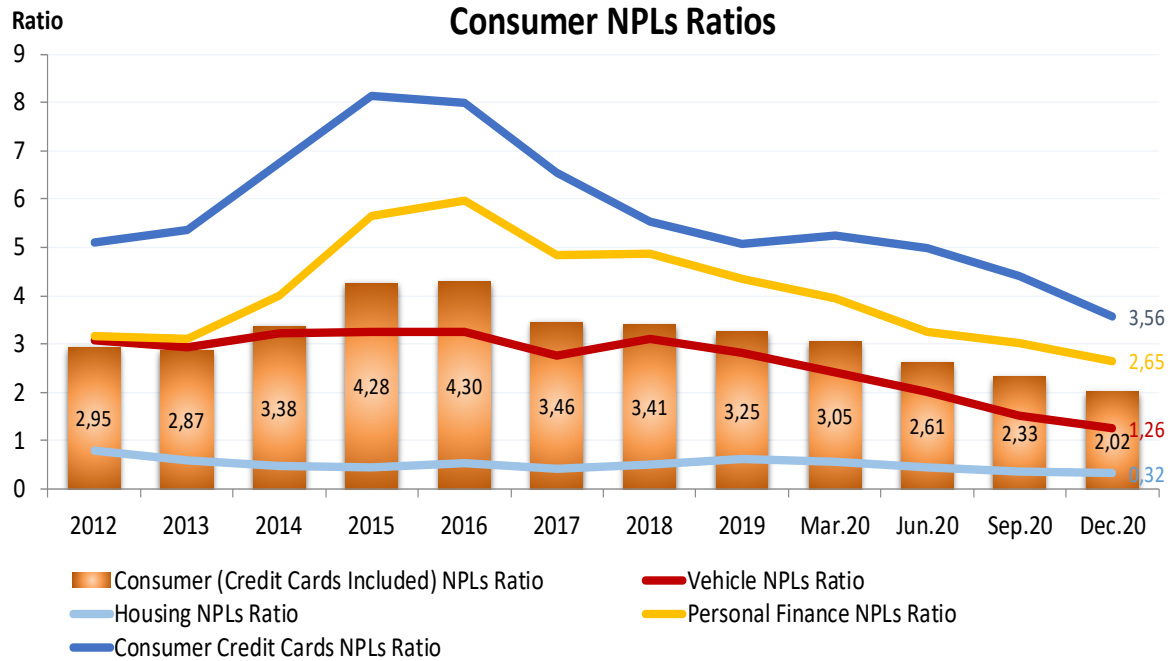
NPLs to Loans ratio in banking sector realized as 4,08% in December 2020.

Selected Sectors NPLs Ratios



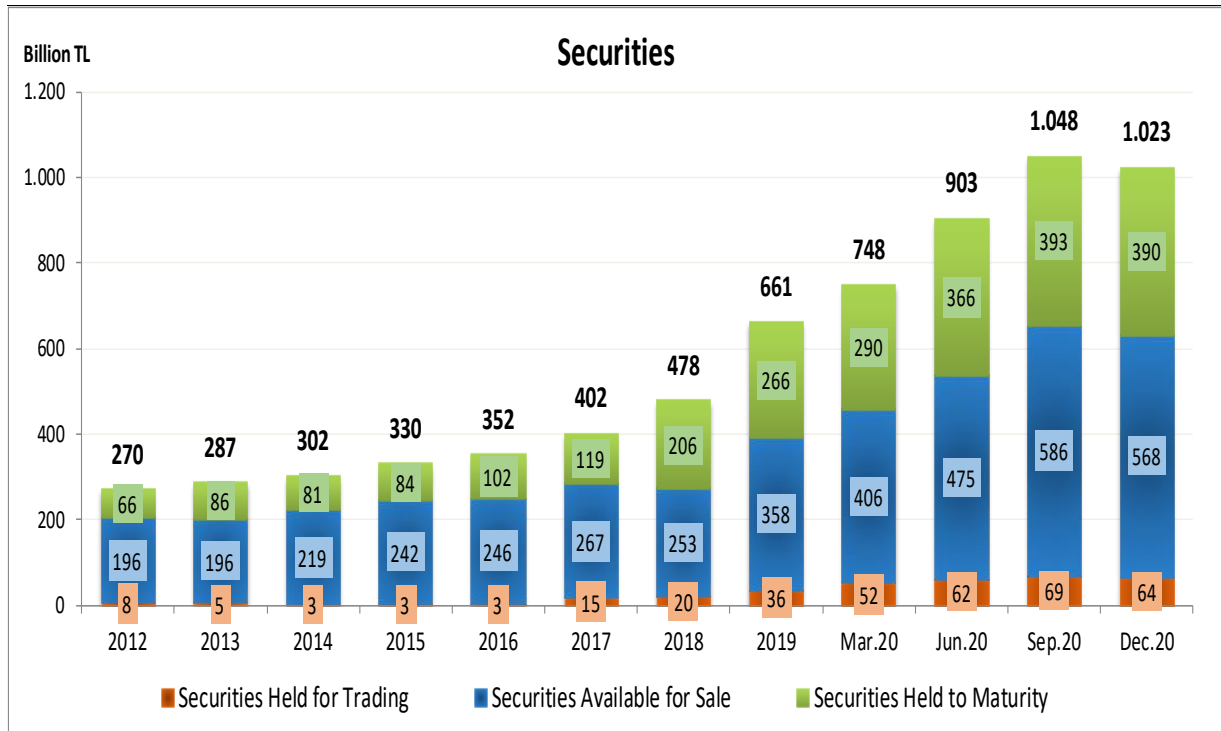
NPLs to Loans ratio in sectoral loans realized as 9,29% in construction sector, 5,72% in whole sale brokerage sector and 5,60% in electric, gas and water resources sector.

Consumer NPLs Ratios

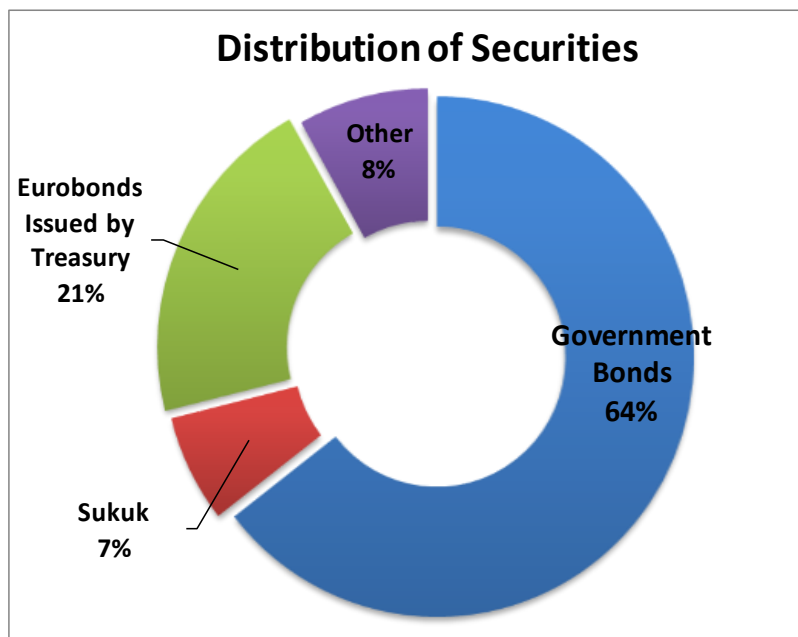


NPLs to Loans ratio of consumer loans (including personal credit cards) realized as 2,02% in December 2020 period.

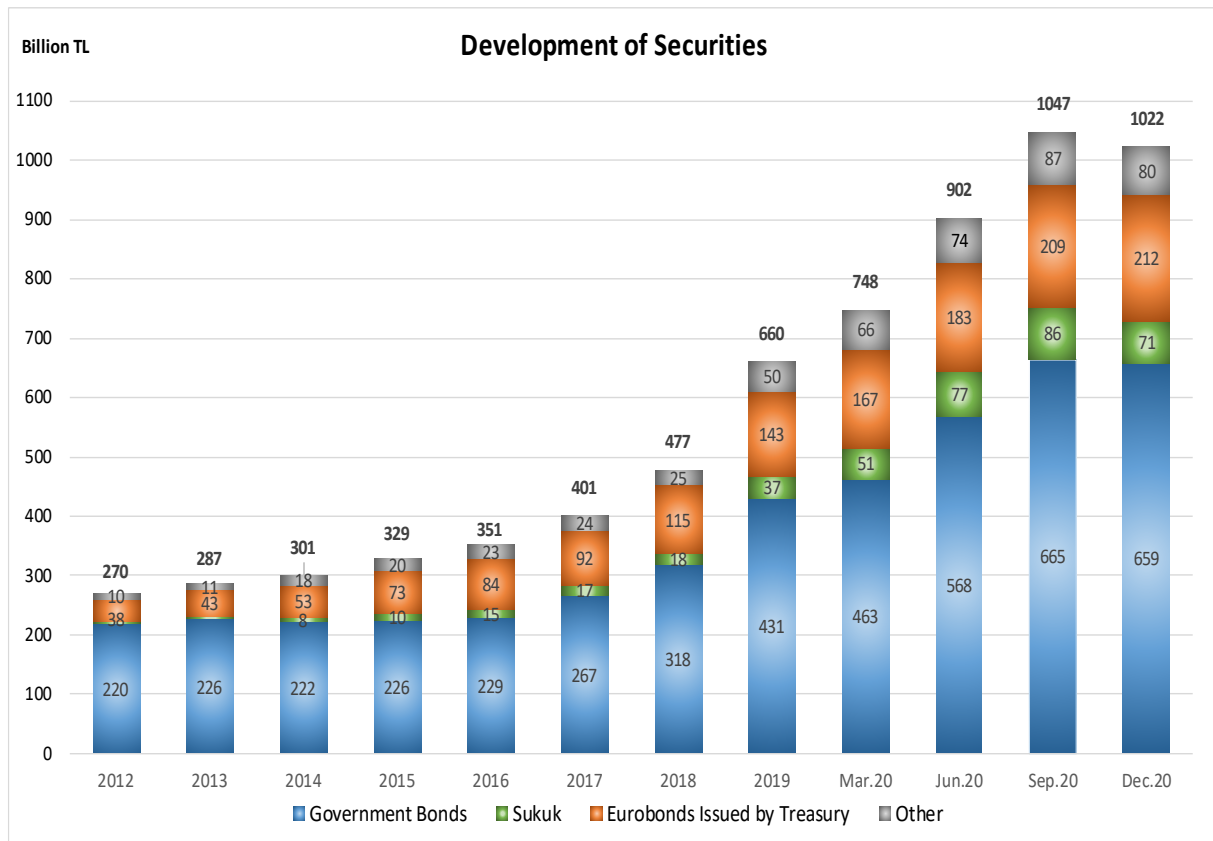
Securities



Total securities decreased when compared to the previous quarter and realized as TL 1.023 billion.

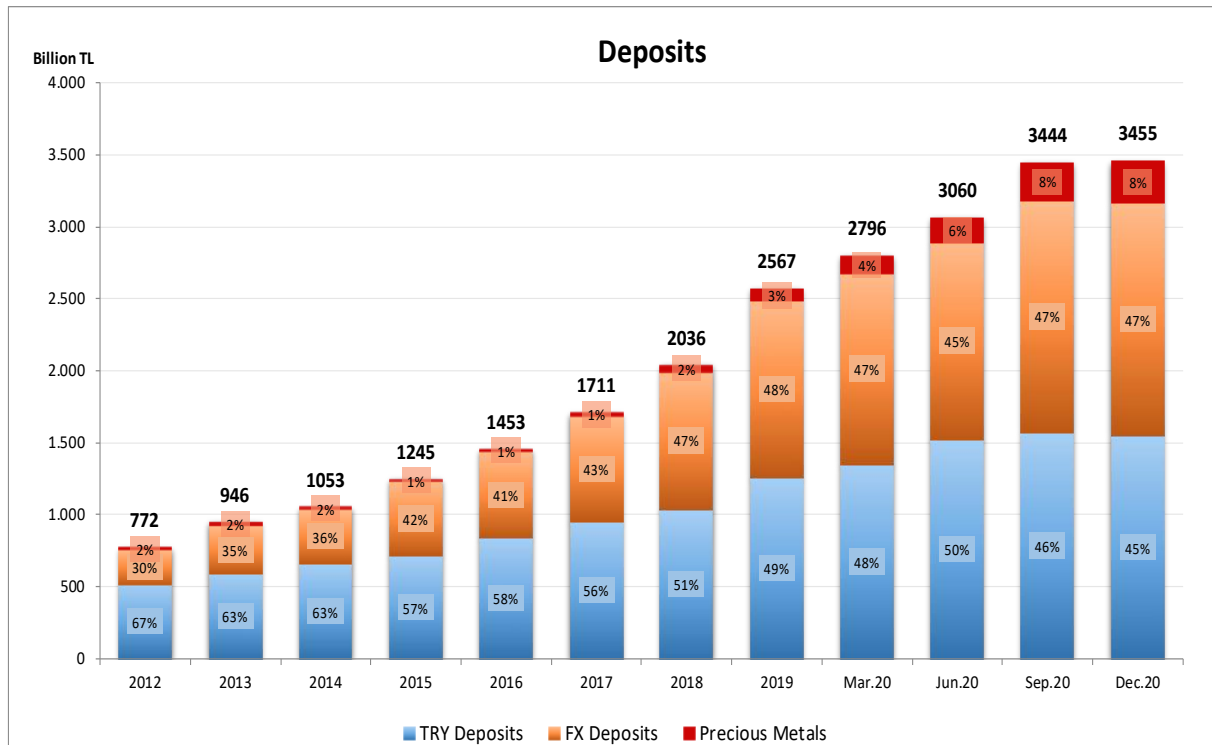


64% of securities are comprised of Government bonds, 21% are Eurobonds issued by Treasury and 7% are comprised of sukuk.

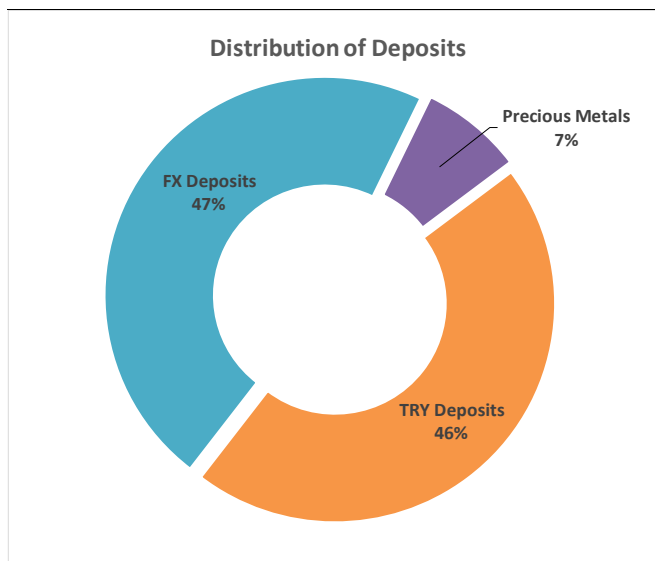


As of December 2020; Government Bonds realized as TL 659 billion, Eurobonds Issued by Treasury as TL 212 billion while Sukuk realized as TL 80 billion.

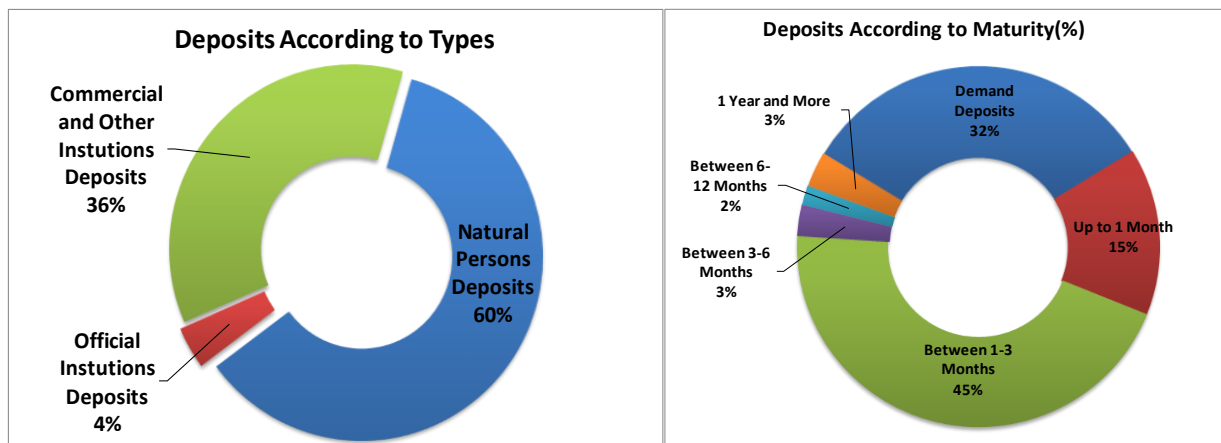
Deposits



TL 1.546 billion of total deposits is comprised of TL Deposits /Participation Funds, TL 1.619 billion comprised of FX Deposits Account/Participation Funds and TL 289 billion is comprised of precious metals accounts.

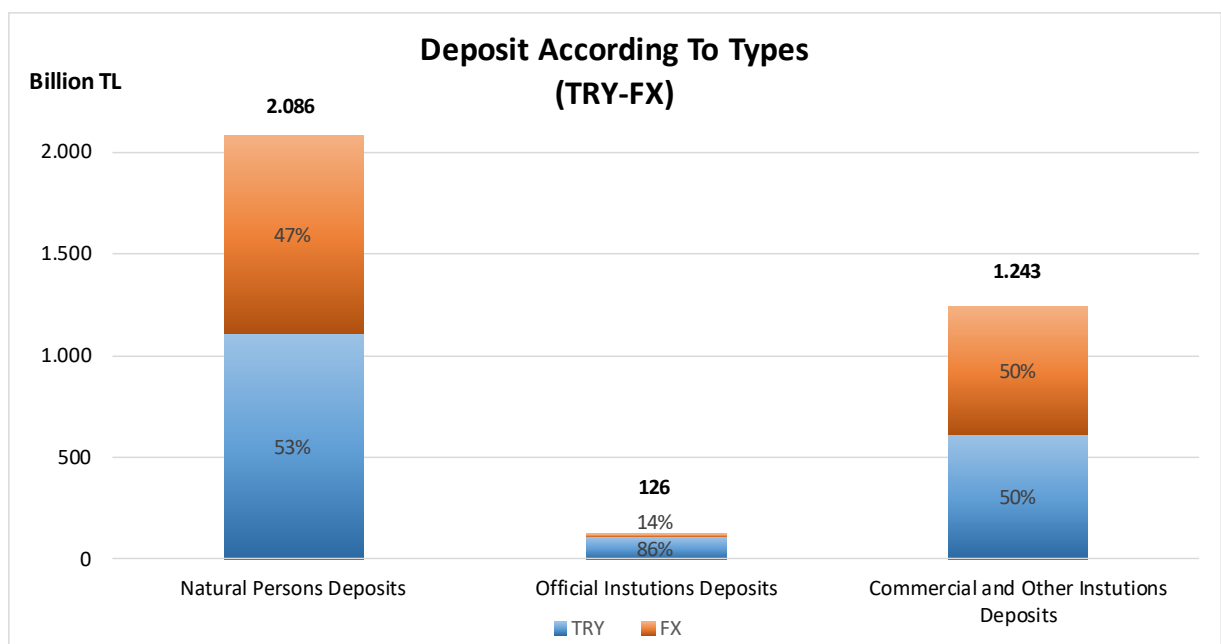


46% of total Deposits are TRY Deposits/Participation funds, 47% of FX Deposits/Participation funds and 7% of Precious Metals.



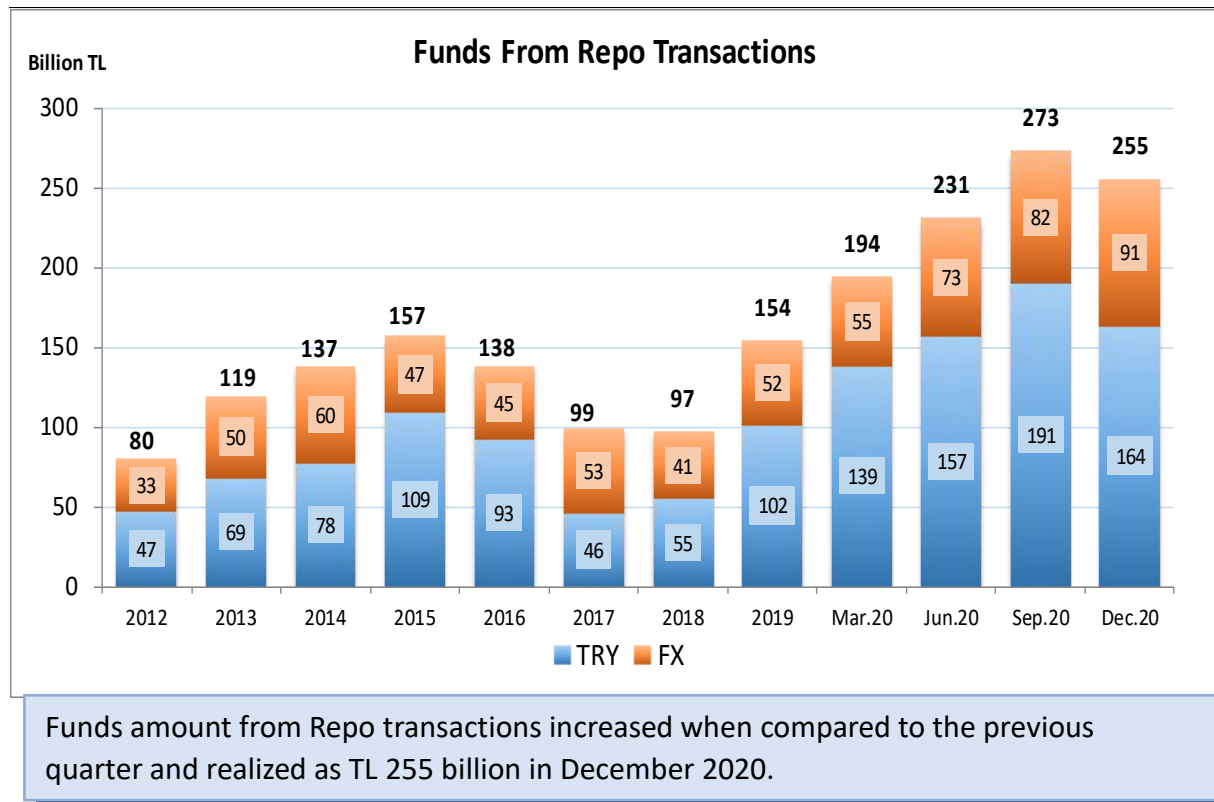
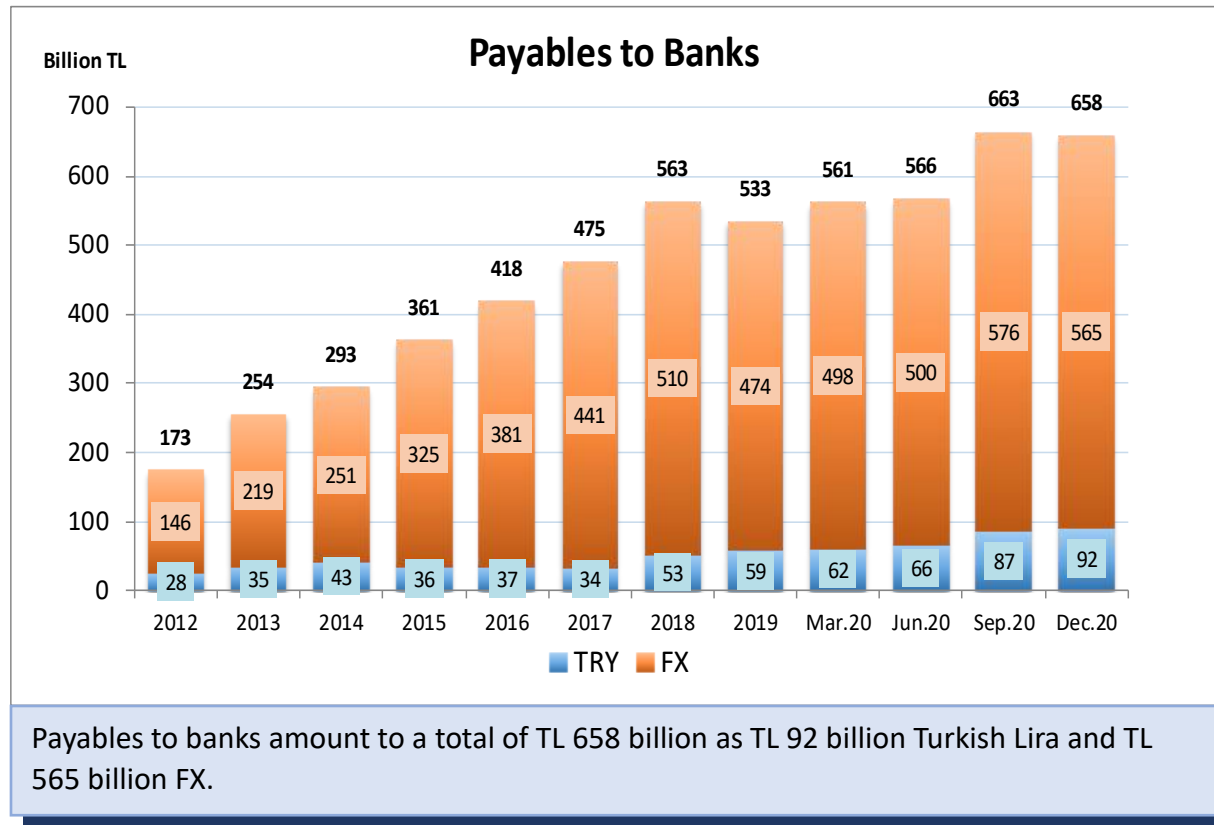
While 60% of deposits are comprised of natural person deposits, the share of commercial and other institutions deposits is 36% and share of official institutions' deposits is 4%.

The share of demand deposits in total deposits by their opening maturities is 32% and share of 1-3 month deposits is 45%.

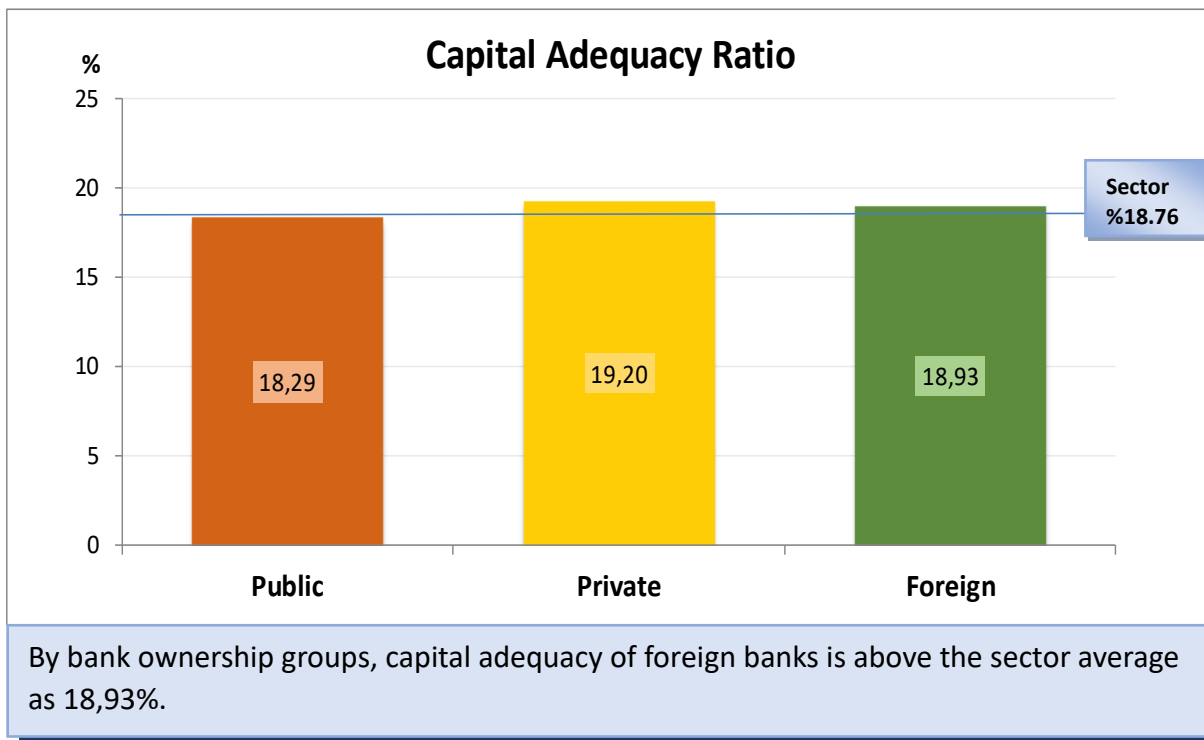
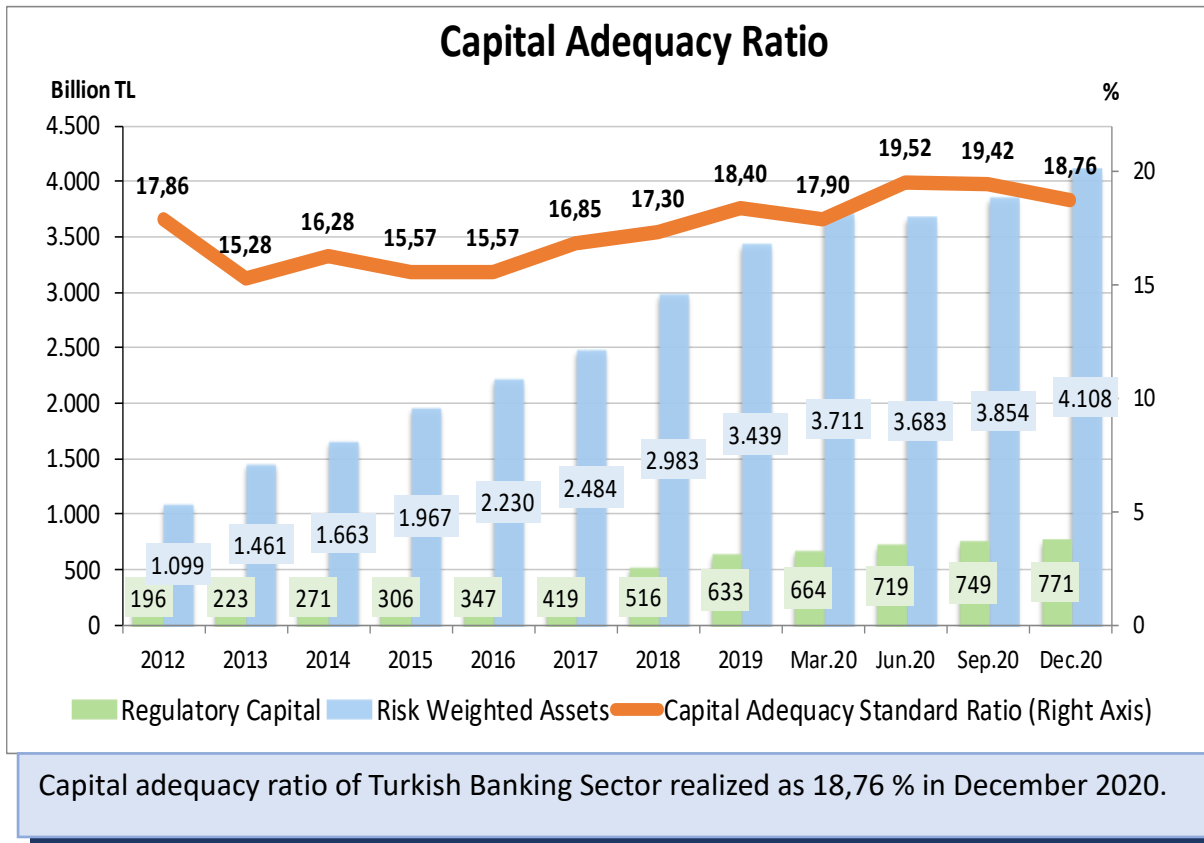


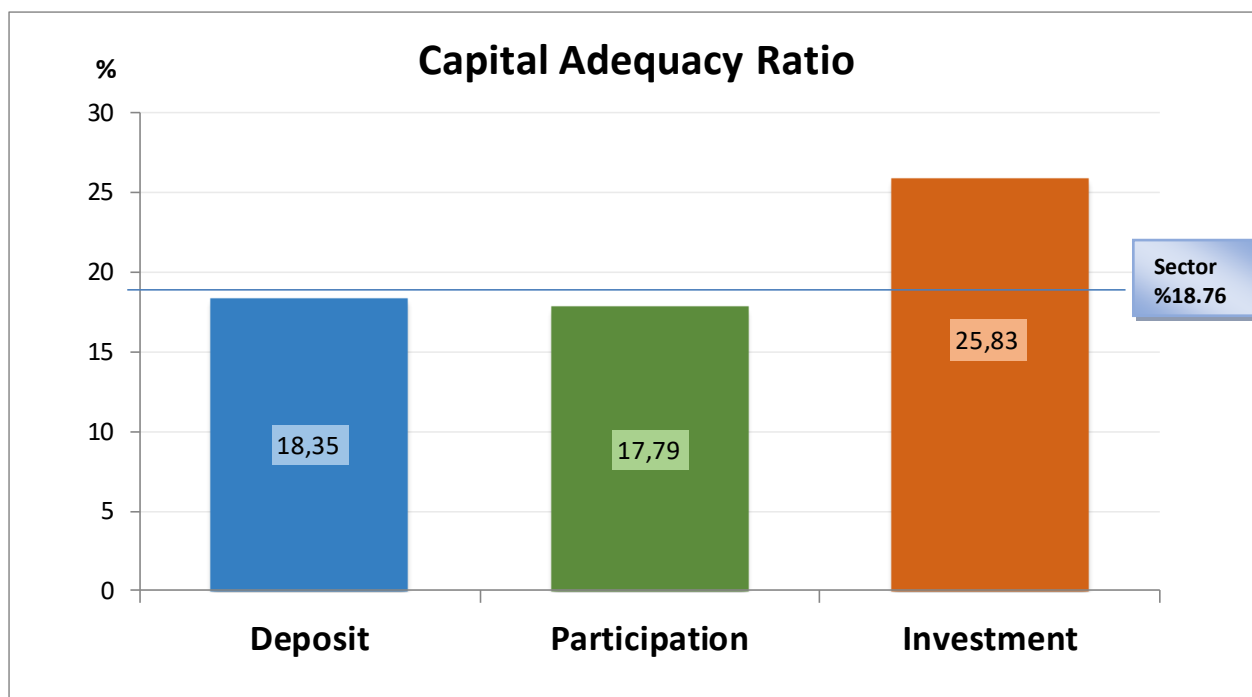
As of December 2020; TL 1.110 billion of natural persons deposits is comprised of TRY deposits while TL 976 billion is comprised of FX deposits and TL 617 billion of commercial and other institutions deposits of TRY deposits while TL 626 billion is comprised FX deposits.

Payables to Banks and Repo Transactions

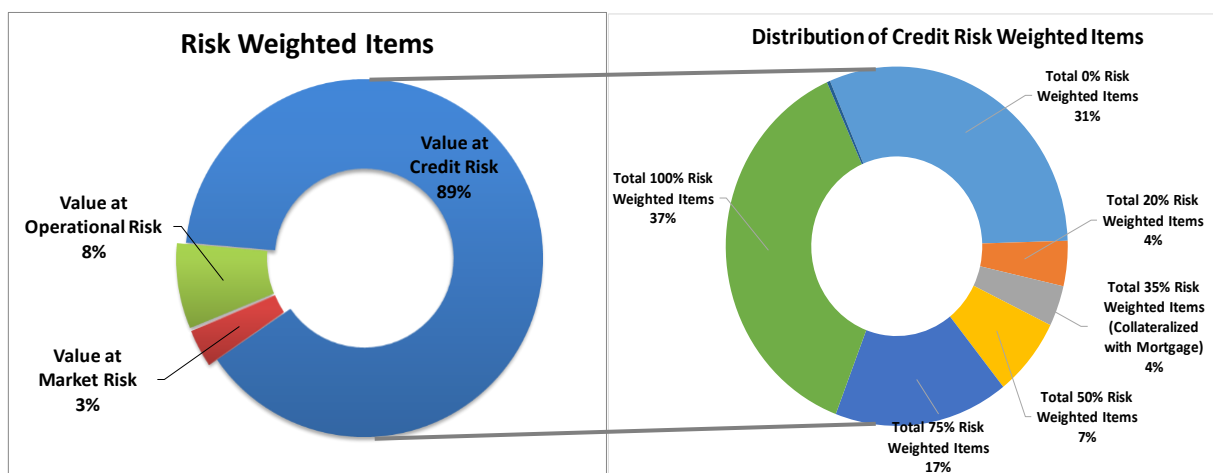


Capital Adequacy





By function groups, capital adequacy ratio realized as 18,35%, 17,79% and 25,83% for deposit banks, participation banks as well as development and investment banks, respectively.



In capital adequacy calculation, 89% of risk-weighted assets is comprised of amount subject to credit risk, 8% 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 37% and those with 0% risk weight is 31%.

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 04 February 2021.



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