



Banking Sector June 2021

August 2021

This study was prepared using data provided by BRSA, TurkStat, Reuters and Borsa Istanbul

This study was prepared for the aim of following up and assessing the developments in the Turkish Banking Sector.

Whilst every effort has been made to ensure that the information contained in this study is correct, The Banks Association of Turkey cannot accept any responsibility for any errors or omissions or for any consequences resulting therefrom.



Assets and Liabilities (Billion TL)

Assets		Liabilities	
Loans*	3,917	Shareholders' equity	631
Securities	1,138	Deposits	3,870
Liquid assets	1,072	Non-deposit funds	1,600
Other assets	603	Other liabilities	629
Total assets	6,730	Total liabilities	6,730

For Info

TL	3,724	TL	3,239
Fx	3,006	Fx	3,491

*: NPL and provisions are excluded.



Balance Sheet (TL Billion)

	June 2020	June 2021	Share (perc.)	Annual Change (per.)	
				Q-Q	Y-Y
Liquid assets	648	1,072	16	4	65
Securities portfolio	903	1,138	17	6	26
Loans	3,258	3,917	58	4	20
Permanent assets	142	180	3	4	27
Other assets	406	423	6	-2	4
Total assets	5,356	6,730	100	4	26
Deposits	3,060	3,870	58	6	26
Non-deposit funds	1,228	1,600	24	-1	30
Shareholders' equity	558	631	9	5	13
Other liabilities	509	629	9	1	24
Total liabilities	5,356	6,730	100	4	26



Balance Sheet (USD Billion)

	Change (per.)			
	June 2020	June 2021	Q-Q	Y-Y
Liquid assets	95	123	0	30
Securities portfolio	132	131	1	-1
Loans	476	451	-1	-5
Permanent assets	21	21	-1	0
Other assets	59	49	-6	-18
Total assets	783	775	-1	-1
Deposits	447	446	2	0
Non-deposit funds	180	184	-5	3
Shareholders' equity	82	73	0	-11
Other liabilities	74	72	-3	-3
Total liabilities	783	775	-1	-1

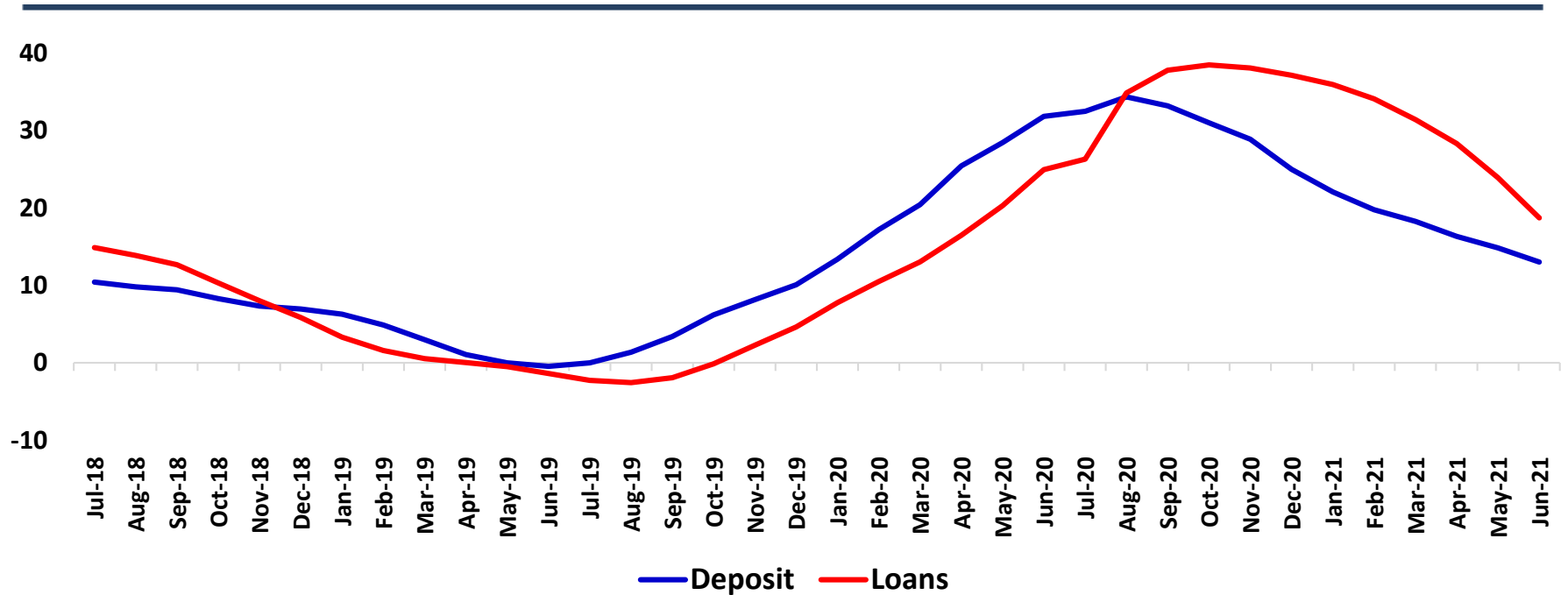
Balance Sheet (As of gdp, perc.)

	2018	2019	2020	June 2021*
Loan	64	63	71	68
Securities	13	16	20	20
Assets	104	105	121	117
Deposit	55	60	68	68
Non-Deposit	28	24	29	28
Shareholders' equity	11	12	11	11
Liabilities	104	105	121	117

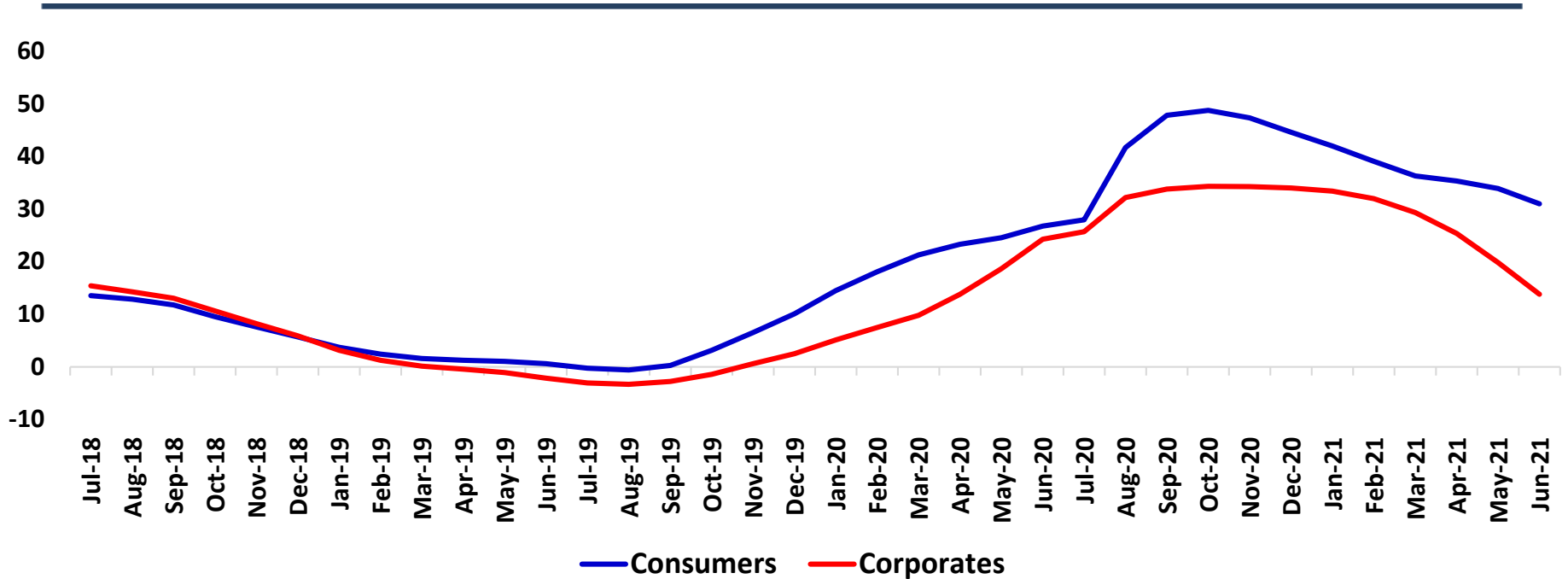
*: Forecast



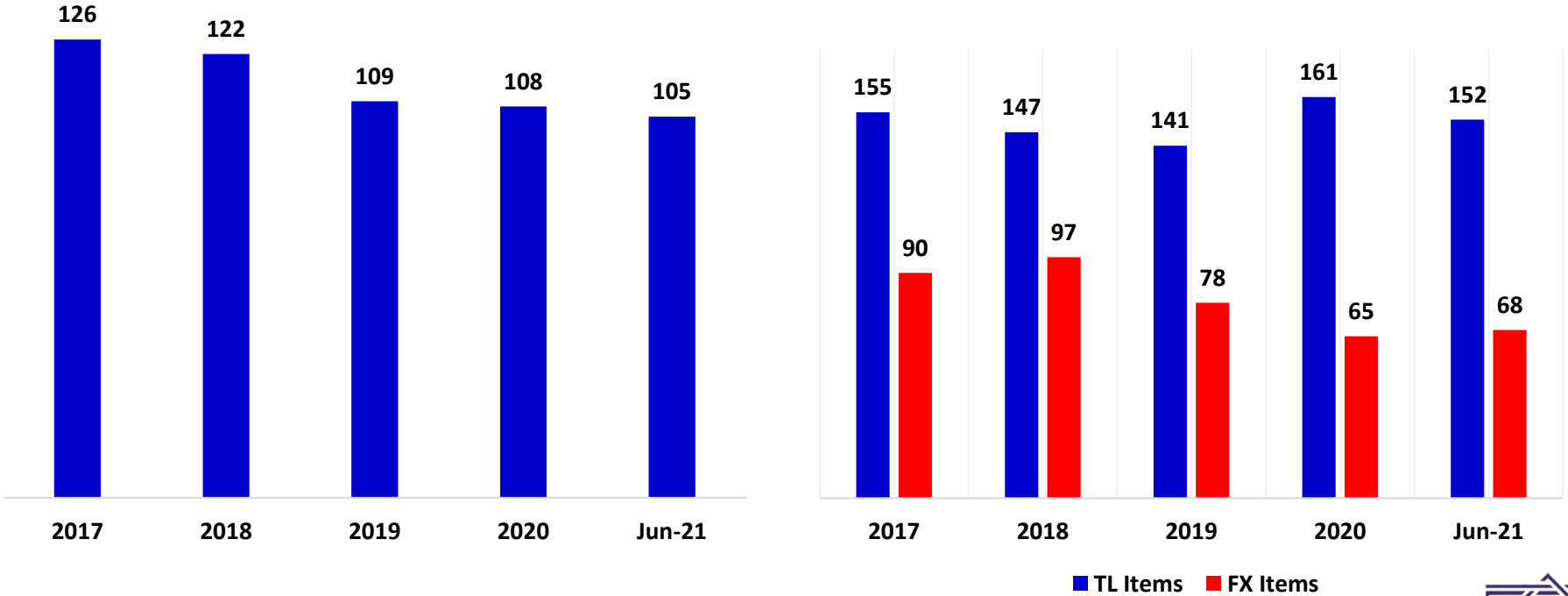
Loans and Deposits (Annual change, fixed FX rates, perc.)



Loans (Annual change, fixed FX rates, perc.)



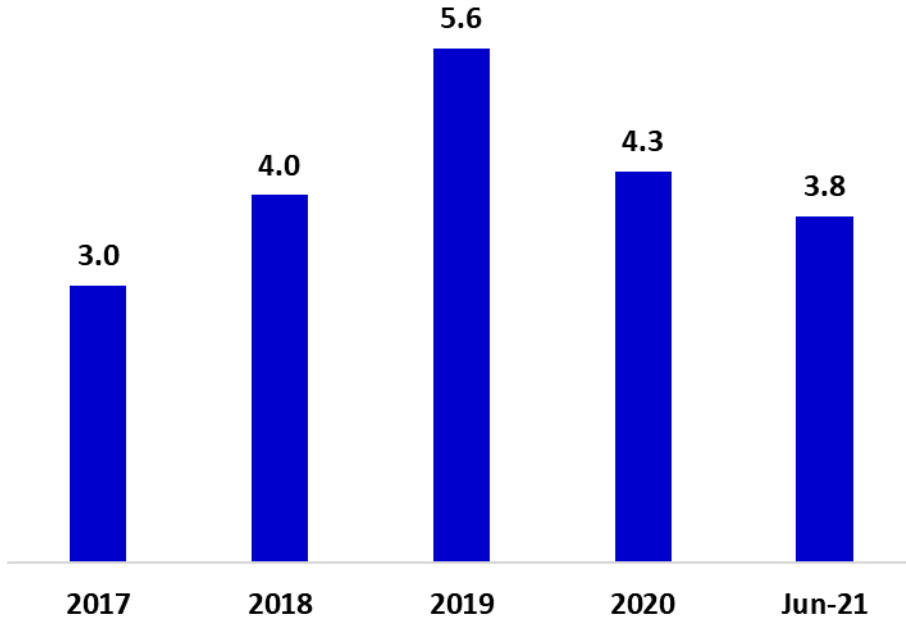
Loans to Deposit (Perc.)



Share of TL Items (Perc.)

	2018	2019	2020	June 2021
Loans	60	62	66	63
Total assets	56	57	58	55
Deposit	51	49	45	44
Non-deposit	25	26	37	33
Total liabilities	50	50	49	48

NPL to Total Loans (Perc.)



	2020	June 2021
Total	4.3	3.8
Corporates	4.7	4.3
Big companies	3.3	3.4
SMEs	6.4	6.4
Consumers	2.4	2.1
Consuming	3.0	3.0
Housing	0.3	0.3
Automobiles	1.3	0.9
Credit Cards	3.4	3.2

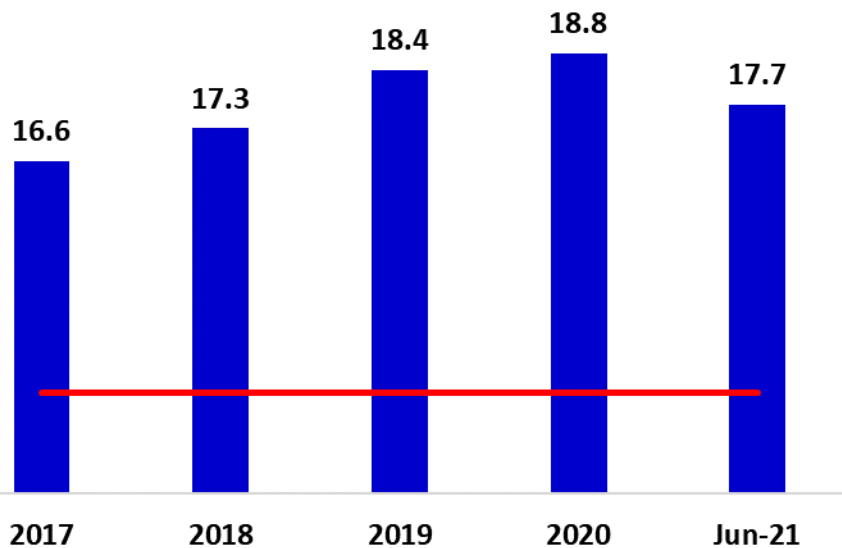
Breakdown of Loans (Perc.)

	2018	2019	2020	June 2021
Total	100	100	100	100
Corporates	79	77	77	78
Big companies	53	55	53	55
SMEs	26	23	24	23
Consumers	21	23	23	22
Consuming	9	10	11	11
Housing	8	7	7	7
Automobiles	0	0	0	0
Credit Cards	4	6	5	4

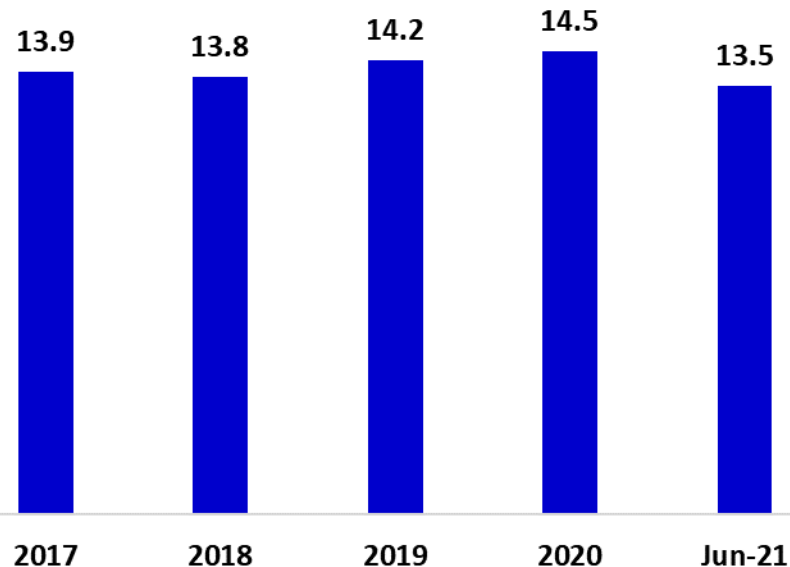


Capital Adequacy Ratio (Perc.)

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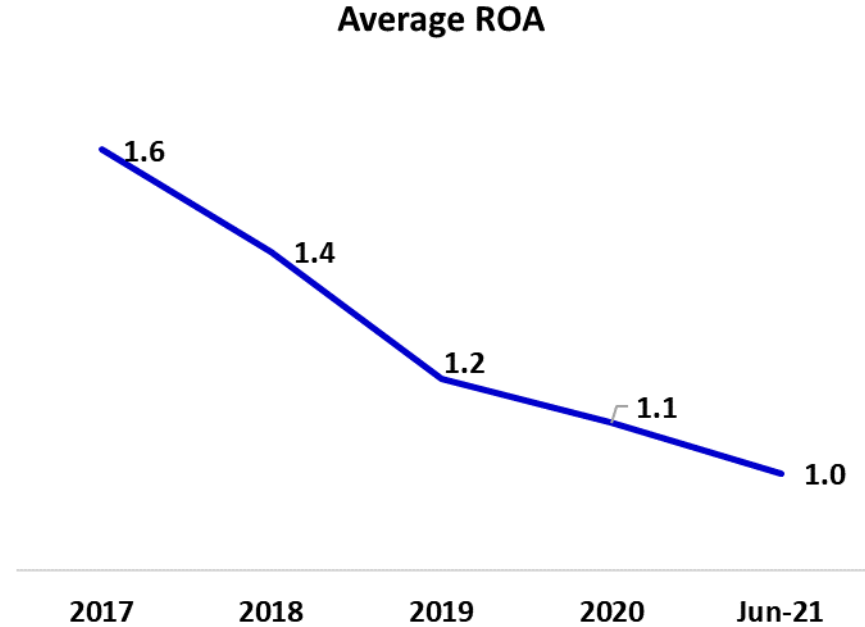
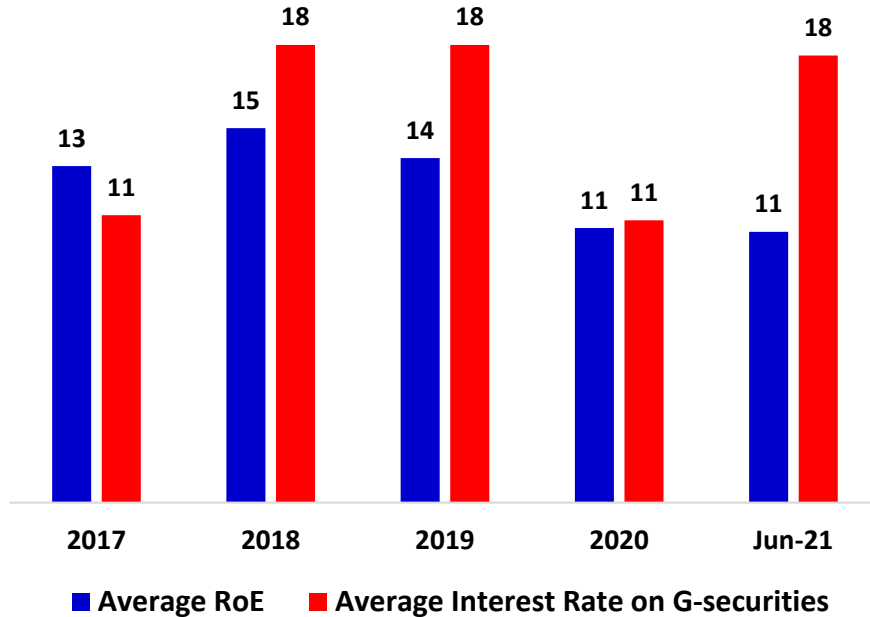
Selected Income-Expenses Items (Billion TL)

	June 2020	June 2021	Annual Change (perc.)	
			June 2020	June 2021
Interest income	404	497	-6	23
Interest expenses	208	296	-25	43
Net Interest income	197	201	29	2
Non-interest income	71	79	14	12
Fees and Commissions	48	51	10	7
Financial transaction	-17	-33	-3	96
Other Non-interest income	40	61	10	53
Gross income	268	280	24	5
Non-interest expenses	100	112	24	12
Personnel Expenses	37	41	20	10
Other	62	71	26	13
Provisions	91	87	28	-5
Special provisions for non-performing losses	54	38	19	-29
Provisions for general loan losses	35	48	35	38
Income before tax	76	81	21	7
Provisions for taxes	20	20	50	-3
Taxes, duties, charges and funds	4	5	12	9
Provisions for taxes	16	15	64	-6
Income after tax	56	61	13	10

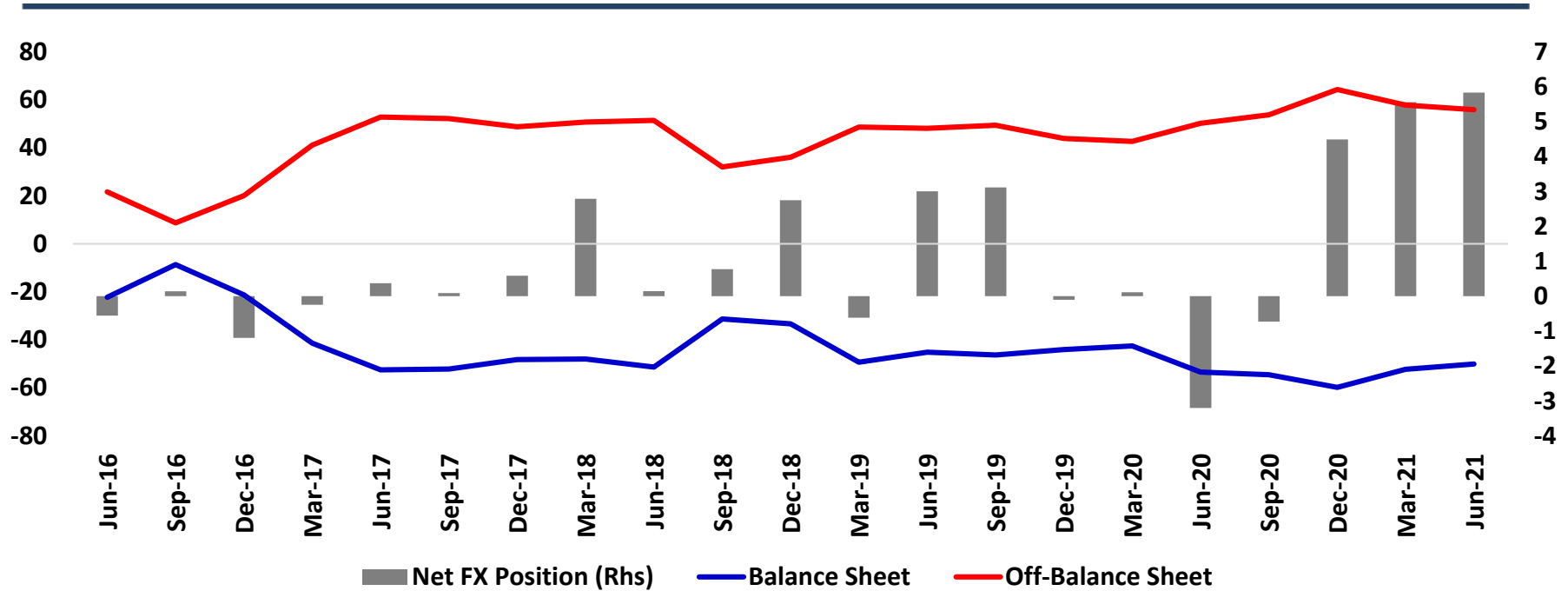
Selected Income-Expenses Items (Annual, Billion TL)

			Change (per.c)	
	June 2020	June 2021	June 2020	June 2021
Interest margin before special provision	197	214	29	2
Interest income	404	405	-6	23
Interest expenses	208	191	-25	43
Non-interest margin	-29	-35	57	13
Non-interest income	71	73	14	12
Non-interest expenses	100	108	24	12
Interest and non-interest margin	168	179	25	0
Provisions for risks	91	98	28	-5
Special provisions for non-performing losses	54	49	19	-29
Provisions for general loan losses	35	47	35	38
Income before tax	76	81	21	7
Provisions for taxes	20	21	50	-3
Taxes, duties, charges and funds	4	4	12	9
Income taxes	16	17	64	-6
Income after tax	56	60	13	10

Return On Average Equity and Asset (Perc.)

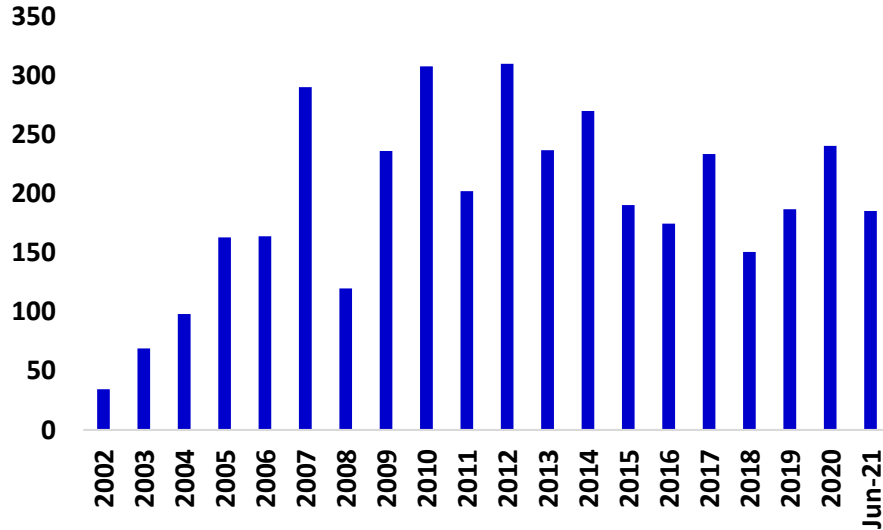


FX Position (Billion USD)

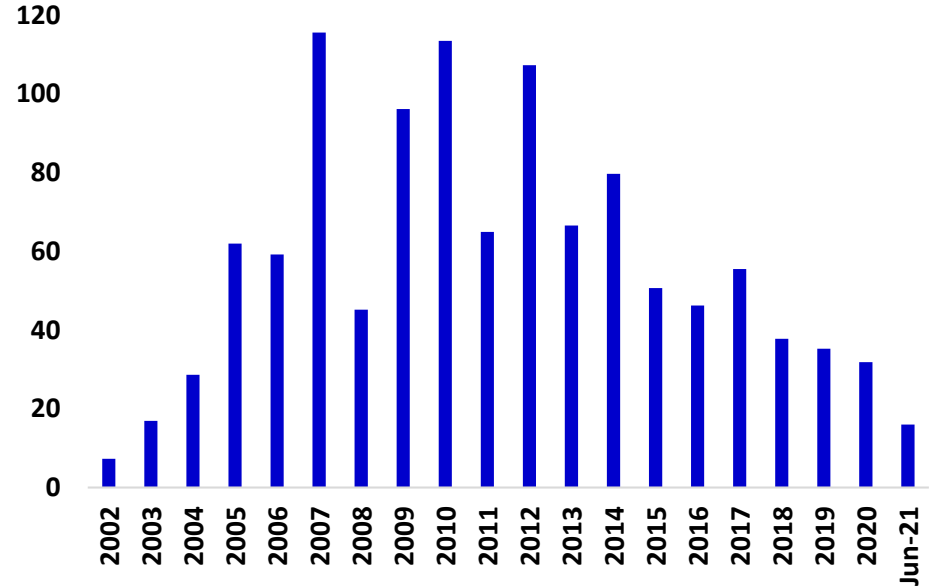


Market Capitalisation (Billion USD)

Borsa İstanbul



Banks and Financial Institution

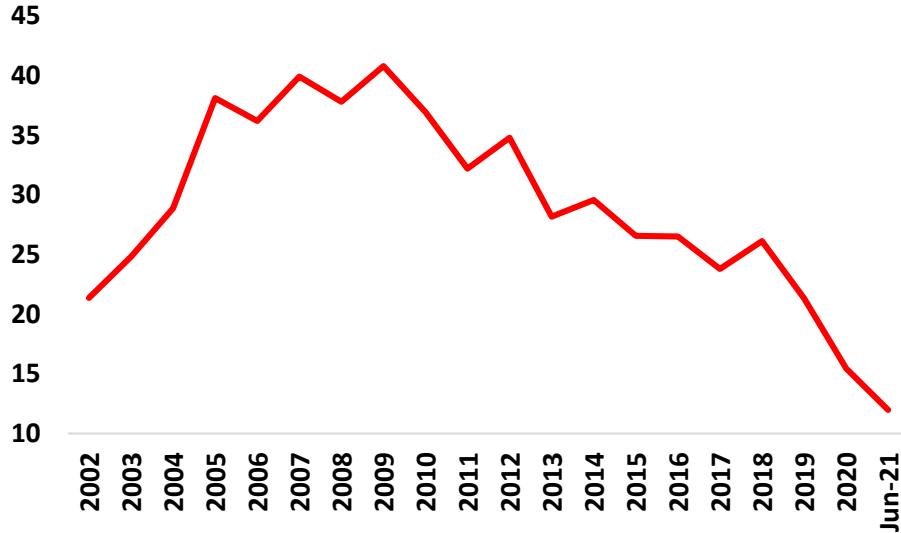


Except QNB Finansbank A.Ş.



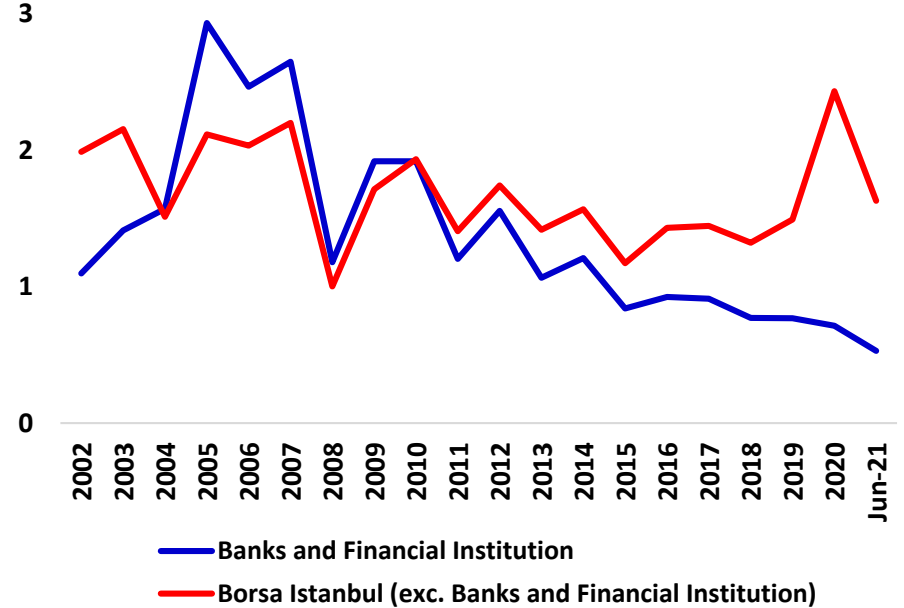
Borsa İstanbul ve Banking Sector

Banks and Financial Institution/Borsa İstanbul
Market cap. (perc.)



Except QNB Finansbank A.Ş.

Market Cap./Book Value (perc.)



Thank You

