



# **Economic Developments and Banking Sector in Türkiye**

The Banks Association of Türkiye

May 2022

1. Global economy
2. Turkish economy
3. Banking Sector



# Global Economy



# Effect of Global Economic Developments to Türkiye

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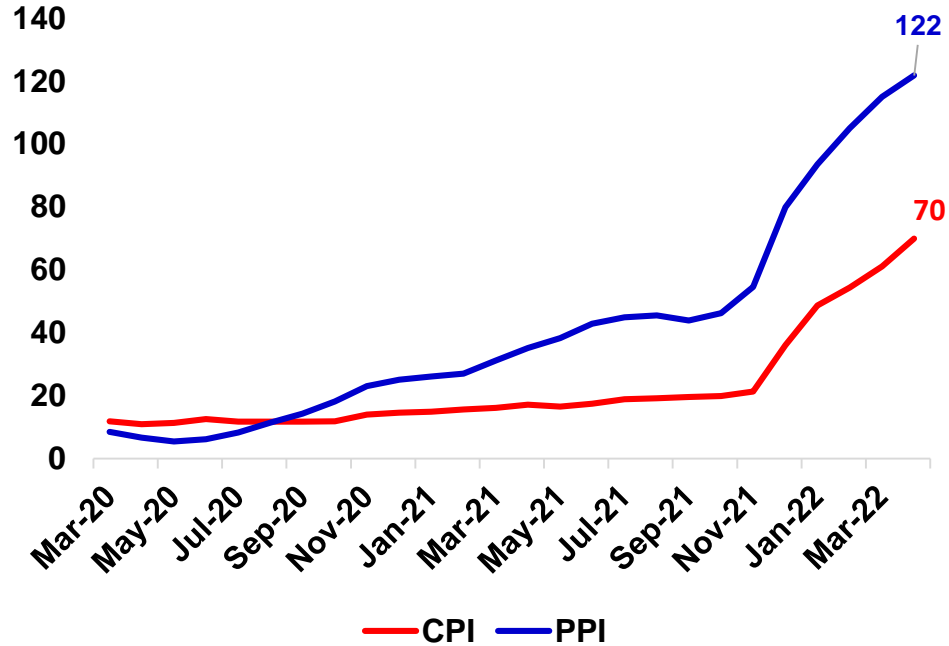
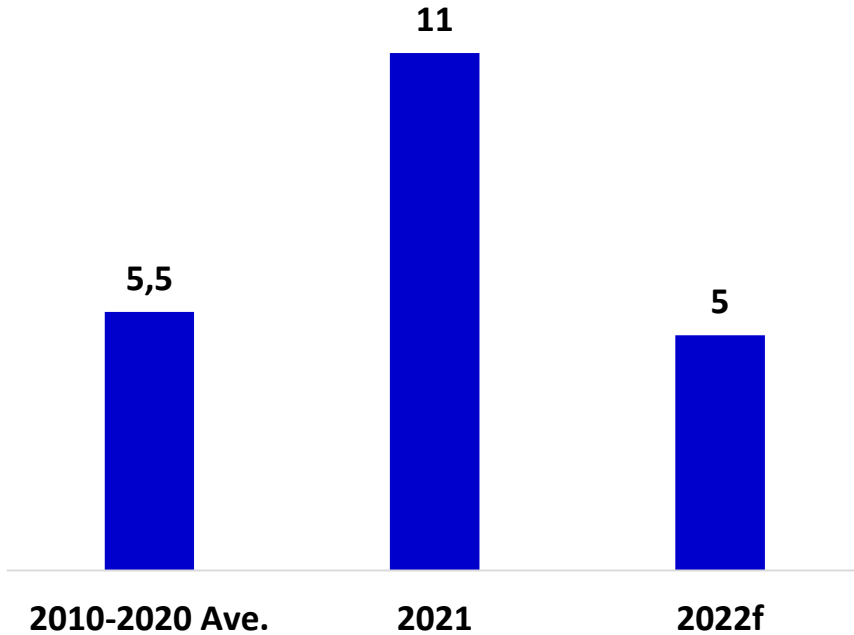
- **Balance** between inflation and economic activity
- **Energy prices** continue to increase..
- Central banks **tighten the monetary policy**.
- Increase in **borrowing costs**
- Declining **growth** rate
- High **inflation**
- Managable **current account deficit**
- Still **strong tourism income**
- Increasing pressure on exports with slowdown in Europe



# Turkish Economy

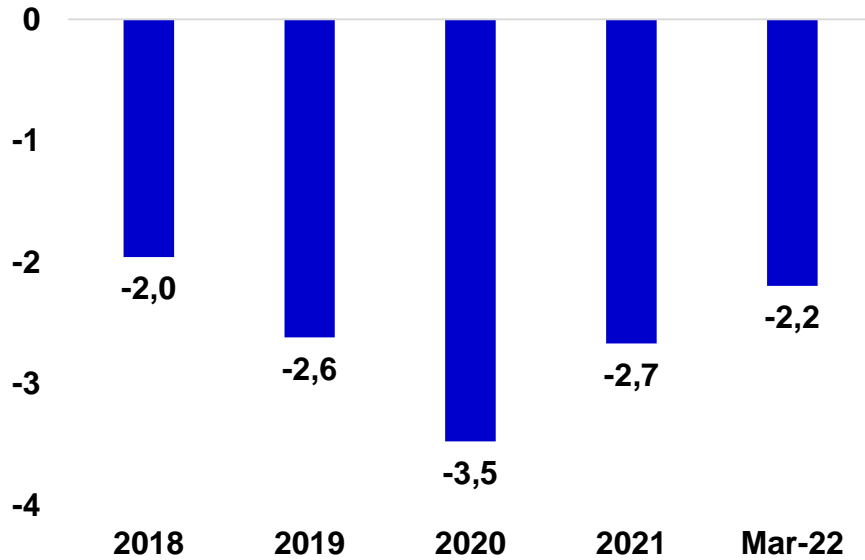


# Economic Growth and Inflation

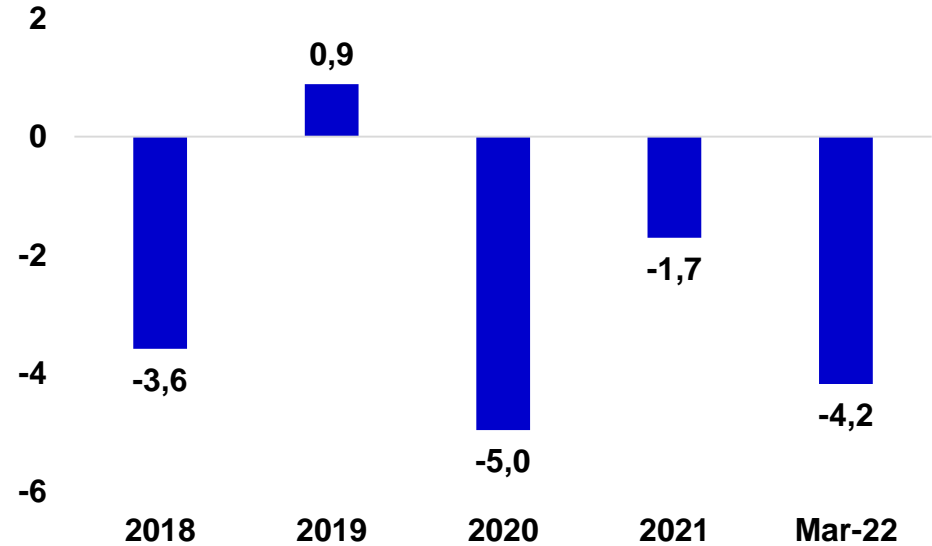


# Current Account and Budget

Budget Deficit to GDP (percent)



Current Account Balance to GDP (percent)



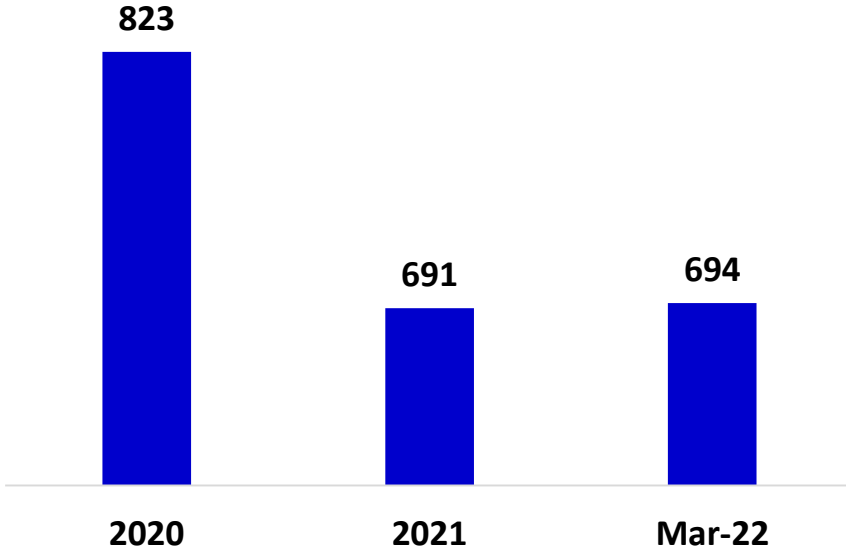
# Banking Sector





# Banking Sector

Total Assets (USD Billions)

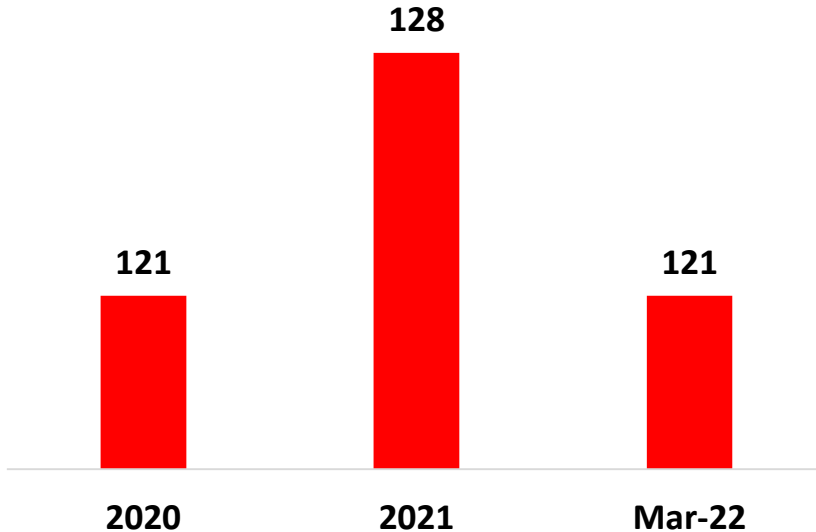


	Unit	EU	Türkiye
Asset/gdp	percentage	313	121
Loan/gdp	percentage	184	75
Deposit/gdp	percentage	176	68
Population/employee	people	459	243
Population/branch	people	31	11



# Balance Sheet

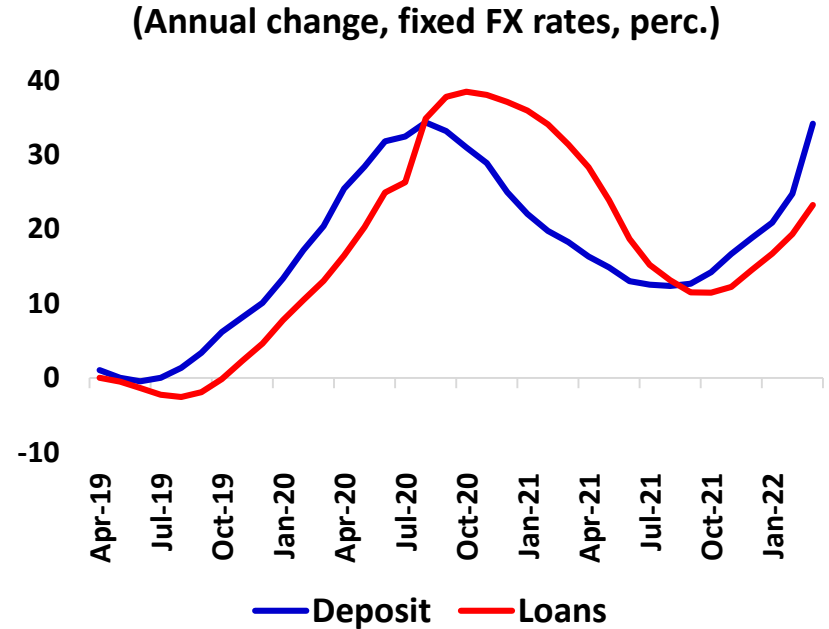
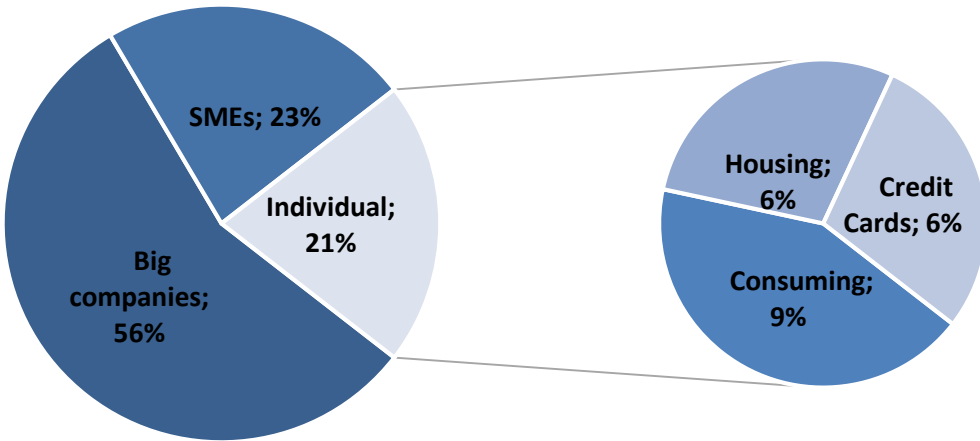
Total Assets (as of GDP)



	March 2021 (USD Billion)	Share (perc.)
Liquid assets	131	19
Securities portfolio	117	17
Loans	376	54
Other assets	70	10
<b>Total assets</b>	<b>694</b>	<b>100</b>
Deposits	408	59
Non-deposit funds	152	22
Shareholders' equity	62	9
Other liabilities	71	10
<b>Total liabilities</b>	<b>694</b>	<b>100</b>

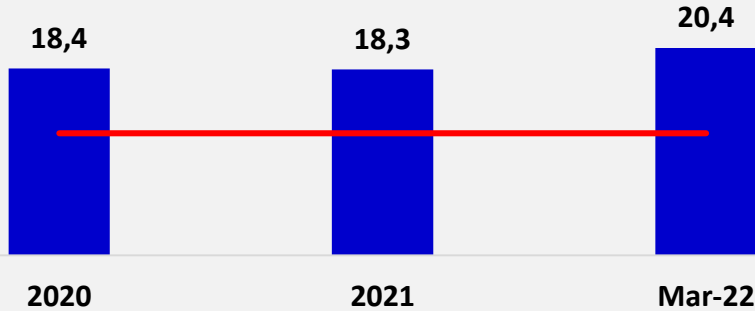


# Loans and Deposits

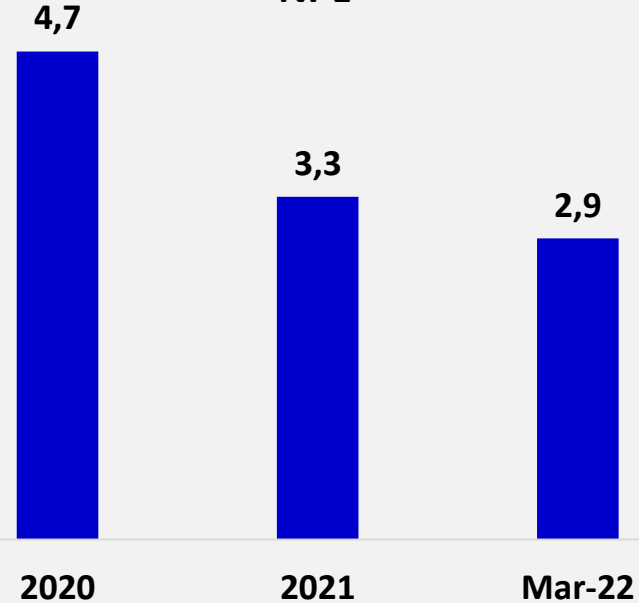


# Asset Quality, Capital Adequacy and Liquidity

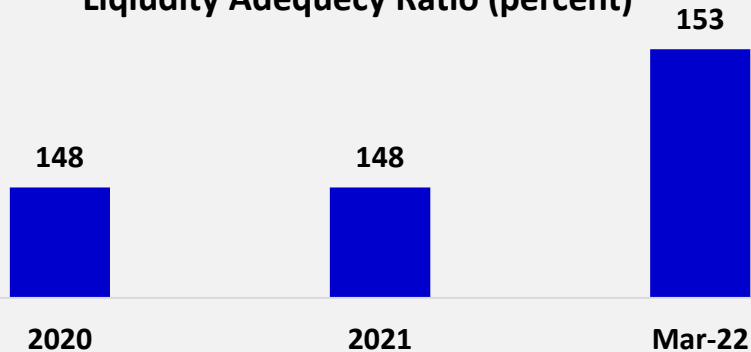
## CAR



## NPL

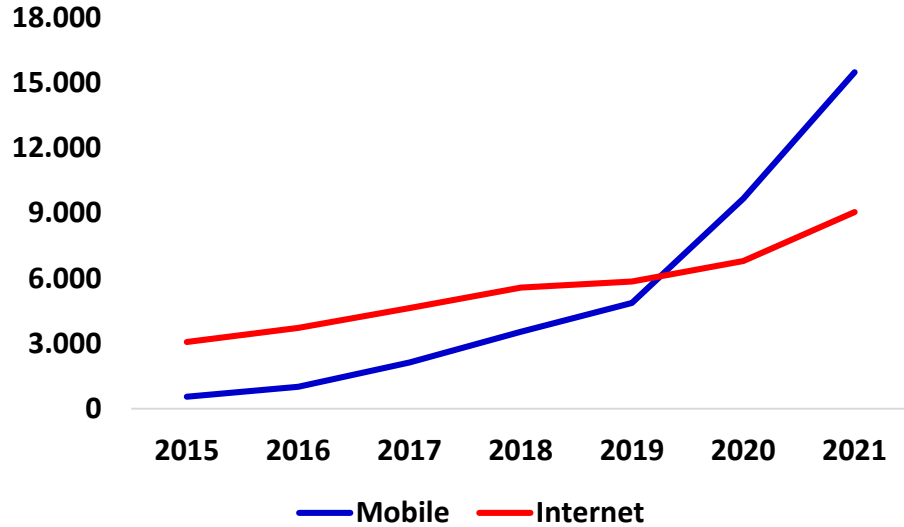


## Liquidity Adequacy Ratio (percent)

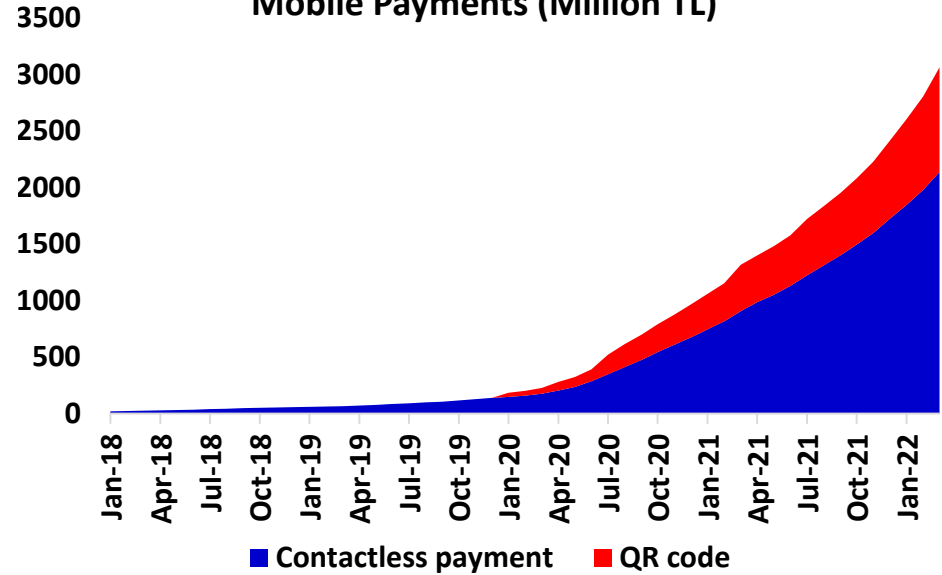


# Digital Banking

## Transaction Volume (Billion TL)



## Mobile Payments (Million TL)



75 million Active Mobile Customer



Thank You

