



Banking Sector June 2022

August 2022

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*	6,279	Shareholders' equity	1,028
Securities	1,904	Deposits	6,796
Liquid assets	2,288	Non-deposit funds	2,664
Other assets	1,244	Other liabilities	1,226
Total assets	11,714	Total liabilities	11,714

For Info

TL	6,123	TL	5,591
Fx	5,591	Fx	6,123

*: NPL and provisions are excluded.



Balance Sheet (TL Billion)

	June 2022	Share (perc.)	Annual Change (per.)	
			Year to Date	Y-Y
Liquid assets	2,288	20	18	114
Securities portfolio	1,904	16	29	67
Loans	6,279	54	28	60
Permanent assets	268	2	18	49
Other assets	975	8	44	130
Total assets	11,714	100	27	74
Deposits	6,796	58	28	76
Non-deposit funds	2,664	23	16	67
Shareholders' equity	1,028	9	45	63
Other liabilities	1,226	10	35	95
Total liabilities	11,714	100	27	74



Balance Sheet (USD Billion)

	Change (per.)		
	June 2022	Year to Date	Y-Y
Liquid assets	137	-5	11
Securities portfolio	114	3	-13
Loans	377	2	-16
Permanent assets	16	-5	-22
Other assets	59	15	20
Total assets	703	2	-9
	0		
Deposits	408	3	-9
Non-deposit funds	160	-7	-13
Shareholders' equity	62	16	-15
Other liabilities	74	8	2
Total liabilities	703	2	-9



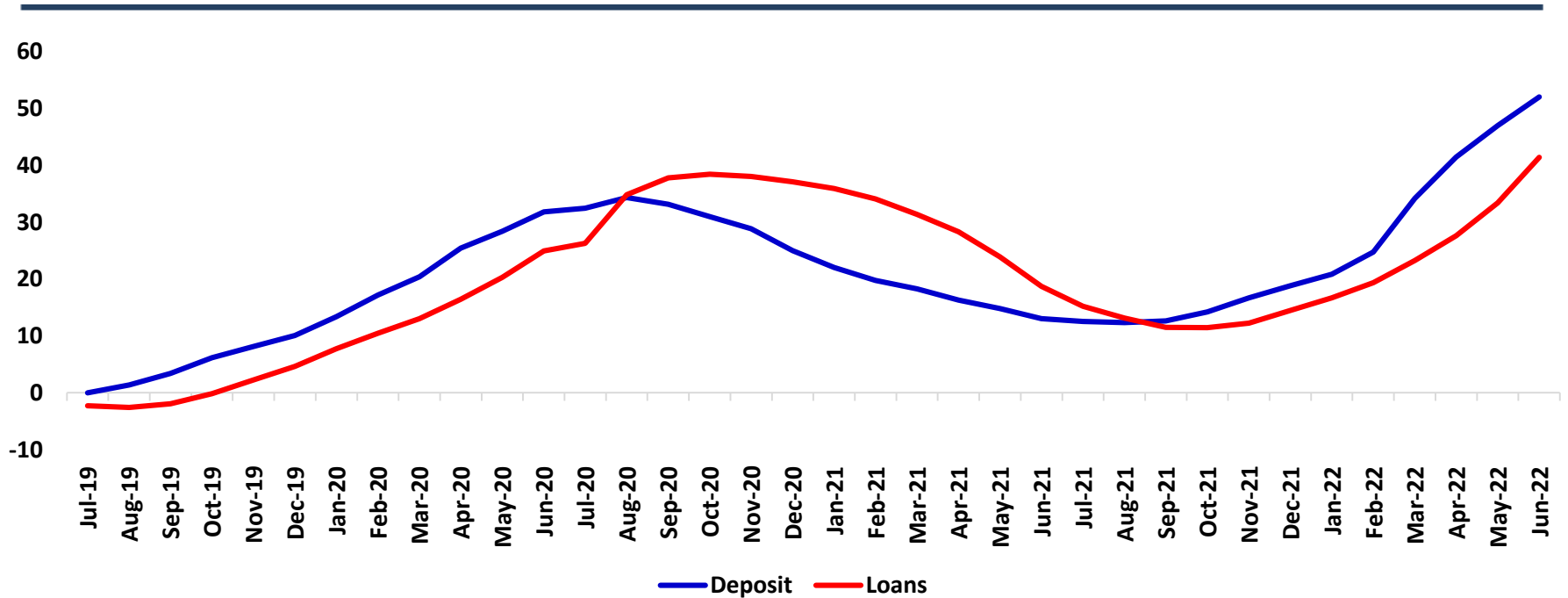
Balance Sheet (As of gdp, perc.)

	2019	2020	2021	June 2022*
Loan	63	71	68	62
Securities	16	20	20	19
Assets	105	121	128	116
Deposit	60	68	74	67
Non-Deposit	24	29	32	26
Shareholders' equity	12	11	10	10
Liabilities	105	121	128	116

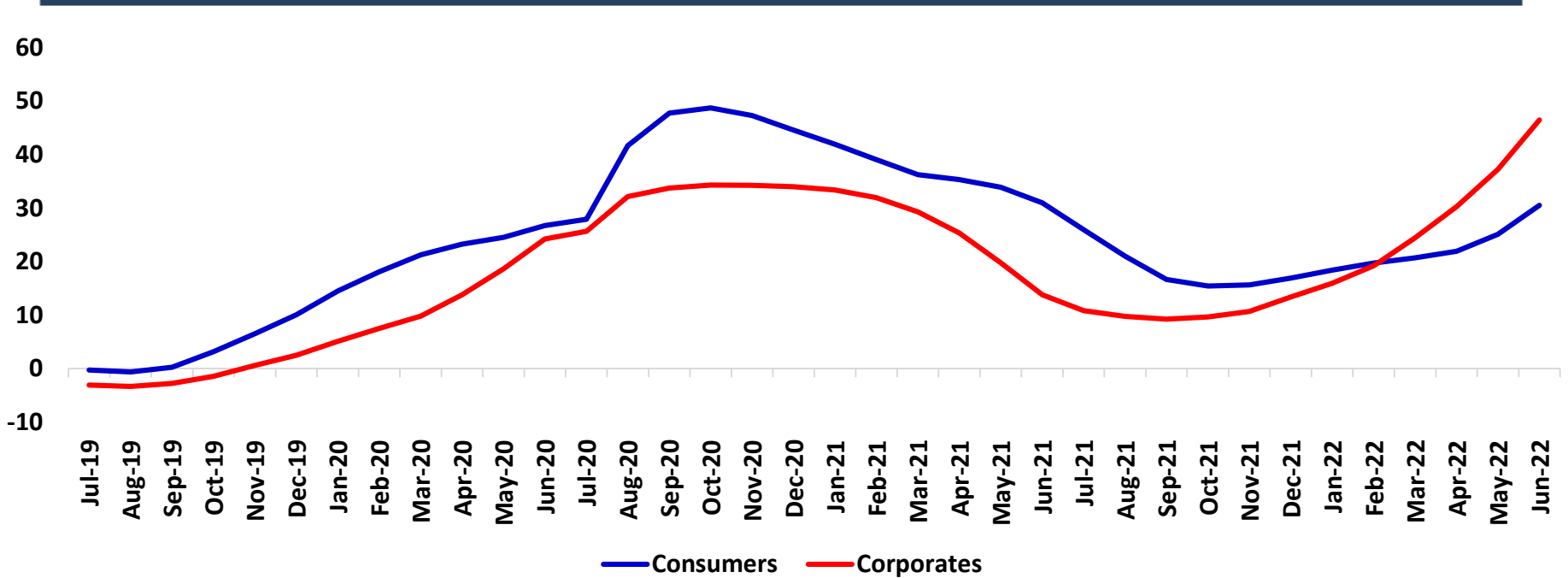
*: Forecast



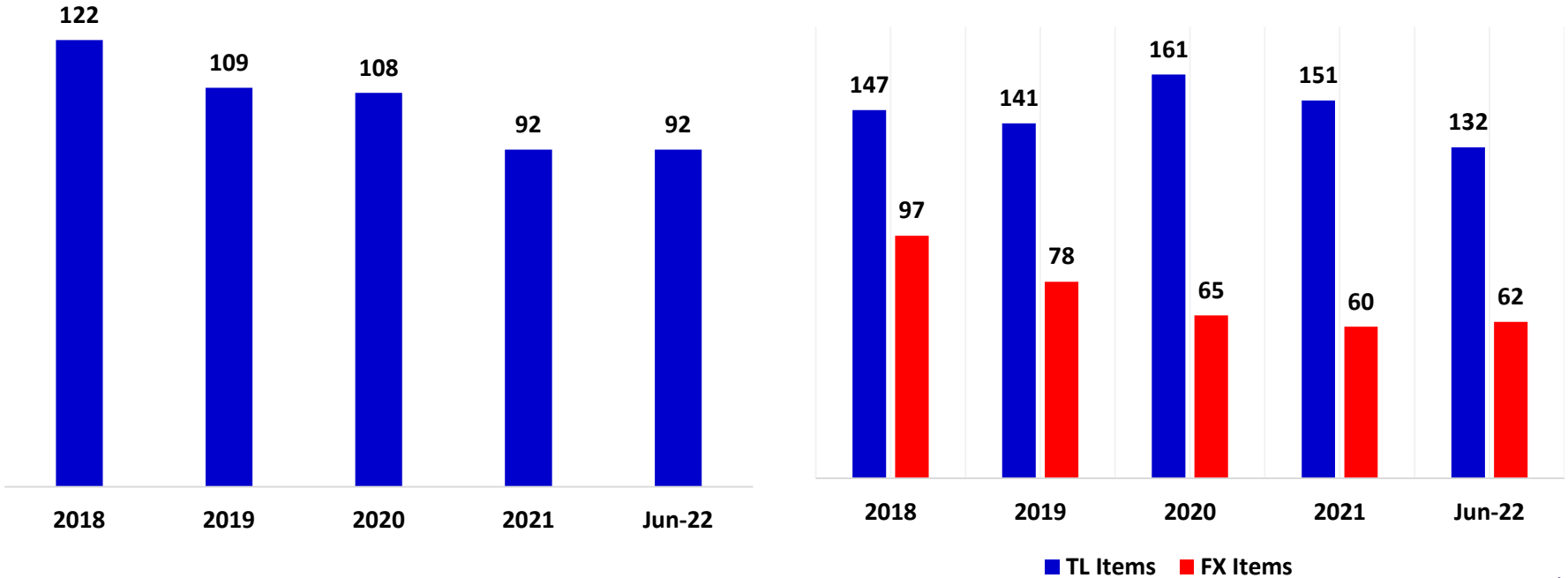
Loans and Deposits (Annual change, fixed FX rates, perc.)



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



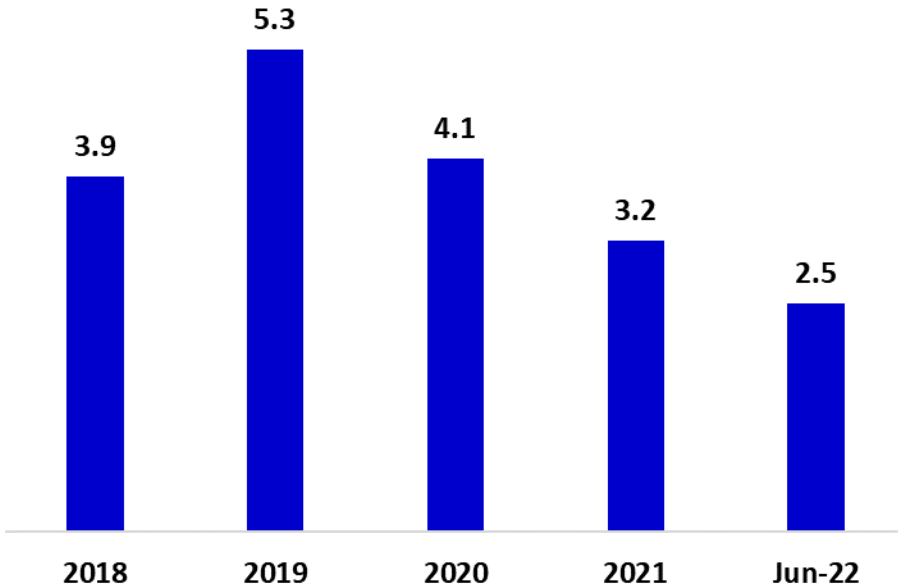
Loans to Deposit (Perc.)



Share of TL Items (Perc.)

	2019	2020	2021	June 2022
Loans	62	66	58	62
Total assets	57	58	49	52
Deposit	49	45	35	43
Non-deposit	26	37	35	34
Total liabilities	50	49	42	48

NPL to Total Loans (Perc.)



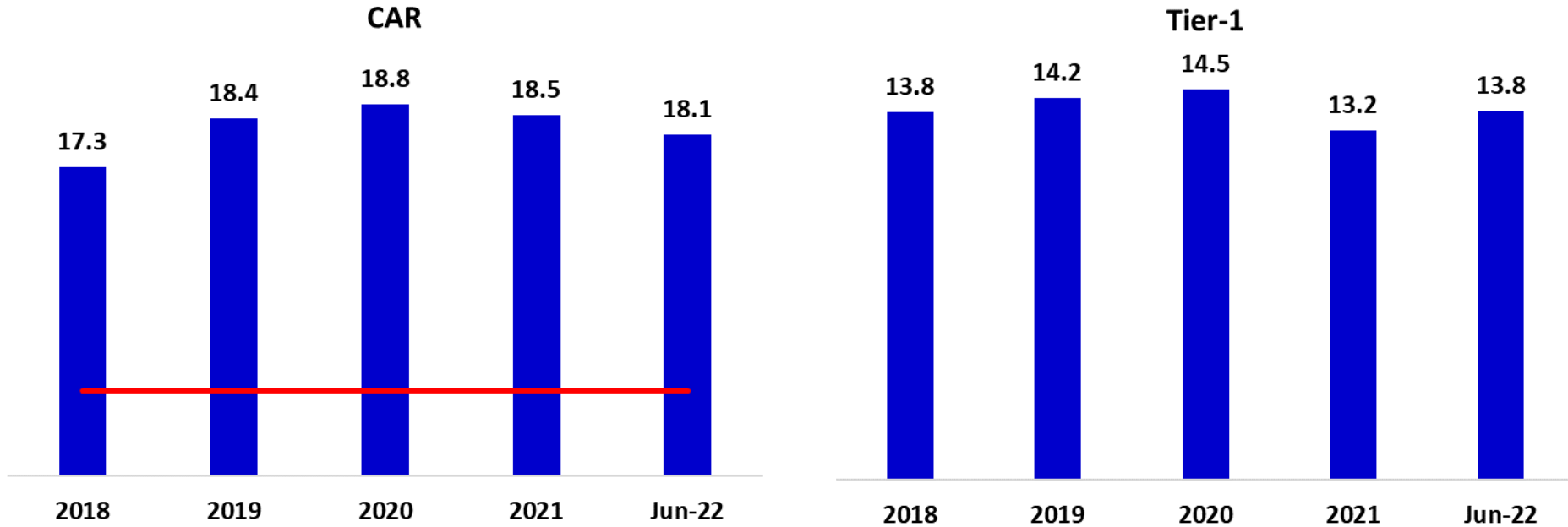
	2021	June 2022
Total	3.2	2.5
Corporates	3.4	2.6
Big companies	2.6	2.0
SMEs	5.2	3.9
Consumers	2.4	2.2
Consuming	3.6	3.5
Housing	0.3	0.2
Automobiles	1.1	0.5
Credit Cards	2.5	2.2

Breakdown of Loans (Perc.)

	2019	2020	2021	June 2022
Total	100	100	100	100
Corporates	78	77	80	81
Big companies	55	53	58	57
SMEs	23	24	22	24
Consumers	22	23	20	19
Consuming	10	11	9	9
Housing	7	8	6	6
Automobiles	0	0	0	0
Credit Cards	4	4	4	5



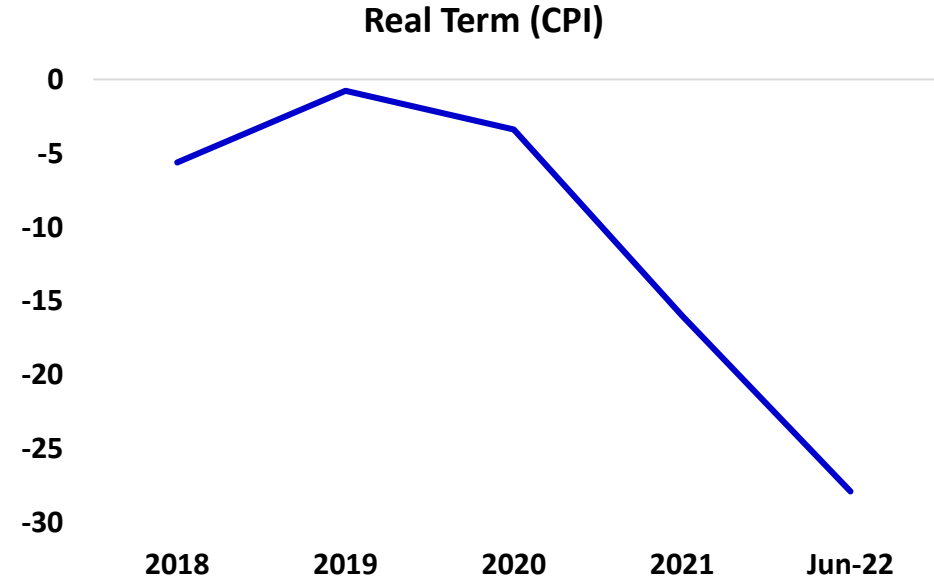
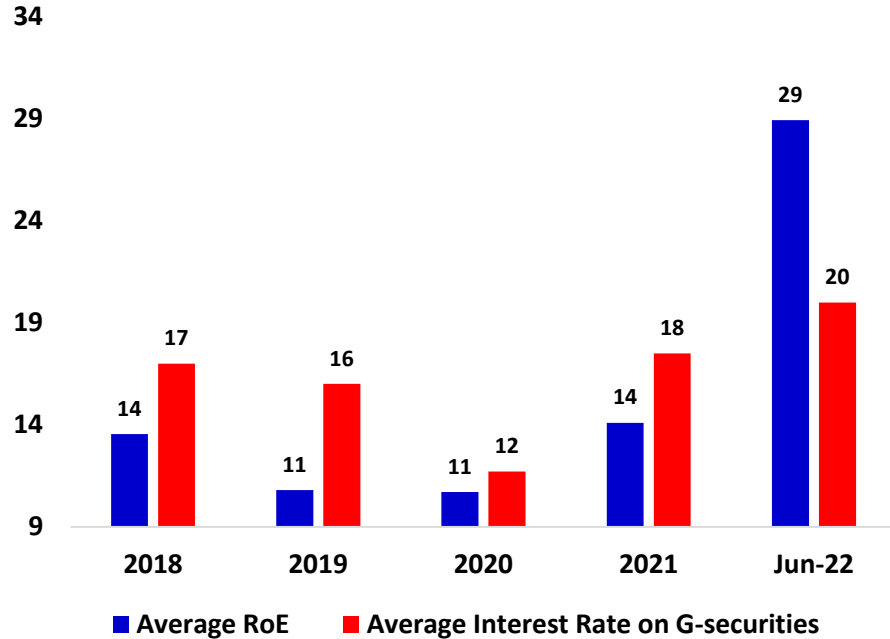
Capital Adequacy Ratio (Perc.)



Selected Income-Expenses Items (Billion TL)

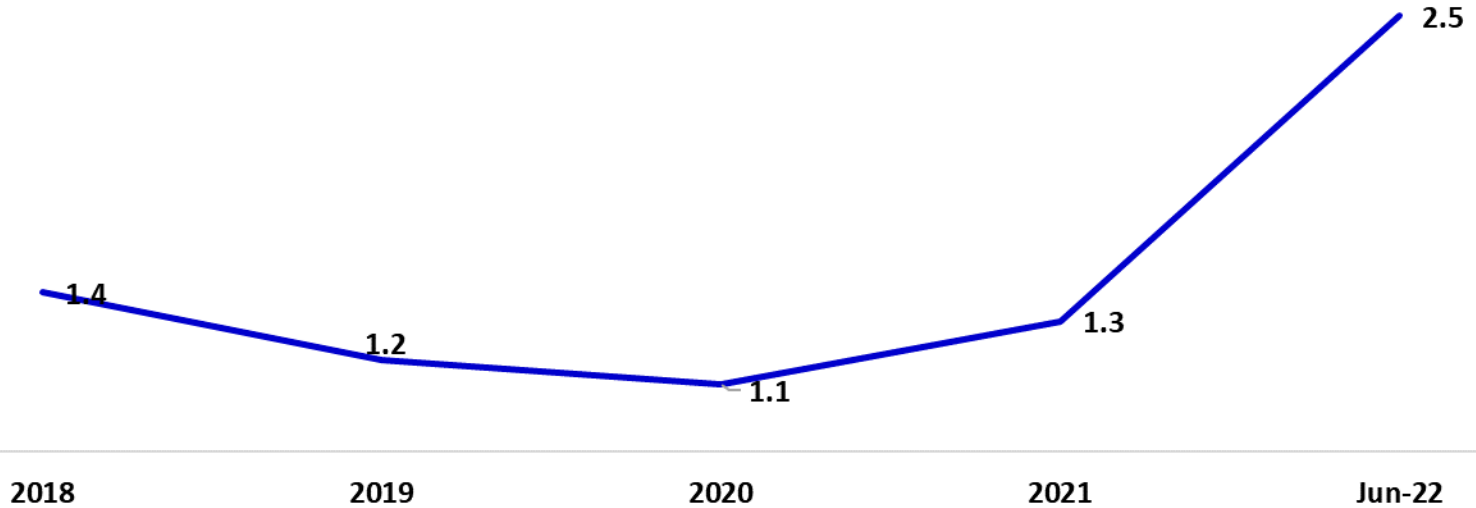
	June 2021	June 2022	Annual Change (perc.)	
			June 2021	June 2022
Interest income	497	910	23	83
Interest expenses	296	453	43	53
Net Interest income	201	457	2	127
Non-interest income	79	115	12	46
Fees and Commissions	51	87	7	70
Financial transaction	-33	29	96	-187
Other Non-interest income	61	106	53	74
Gross income	280	678	5	142
Non-interest expenses	112	197	12	76
Personnel Expenses	41	60	10	45
Other	71	137	13	94
Provisions	87	177	-5	104
Special provisions for non-performing losses	38	76	-29	99
Provisions for general loan losses	48	95	38	98
Income before tax	81	304	7	274
Provisions for taxes	20	77	-3	286
Taxes, duties, charges and funds	5	8	9	63
Provisions for taxes	15	69	-6	354
Income after tax	61	227	10	270

Return On Average Equity and Asset (Perc.)

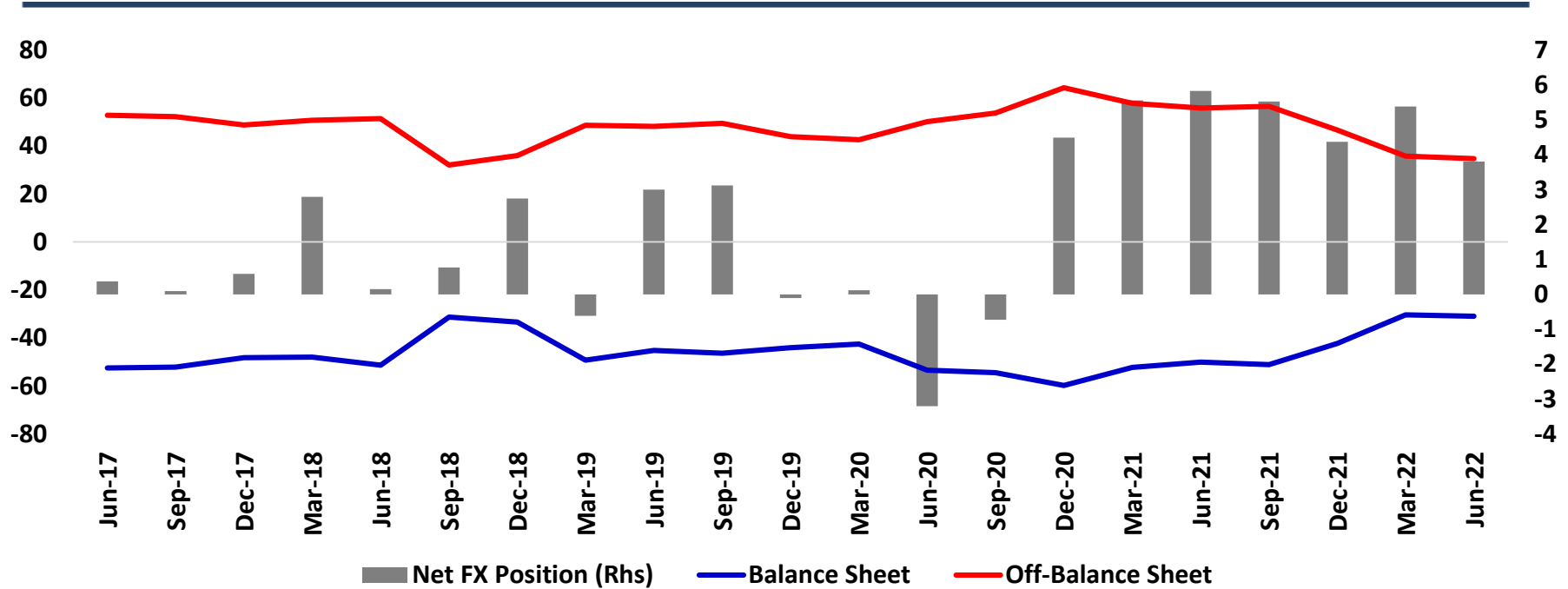


Return On Average Asset (Perc.)

Average ROA

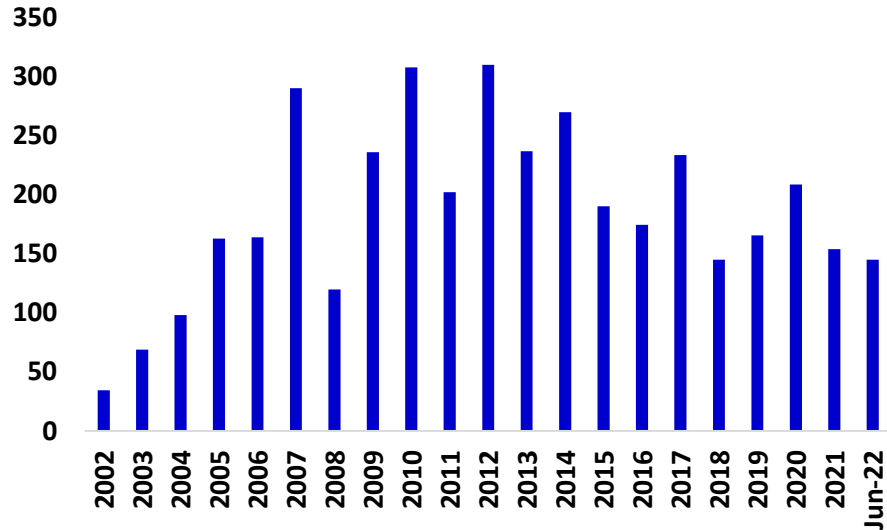


FX Position (Billion USD)

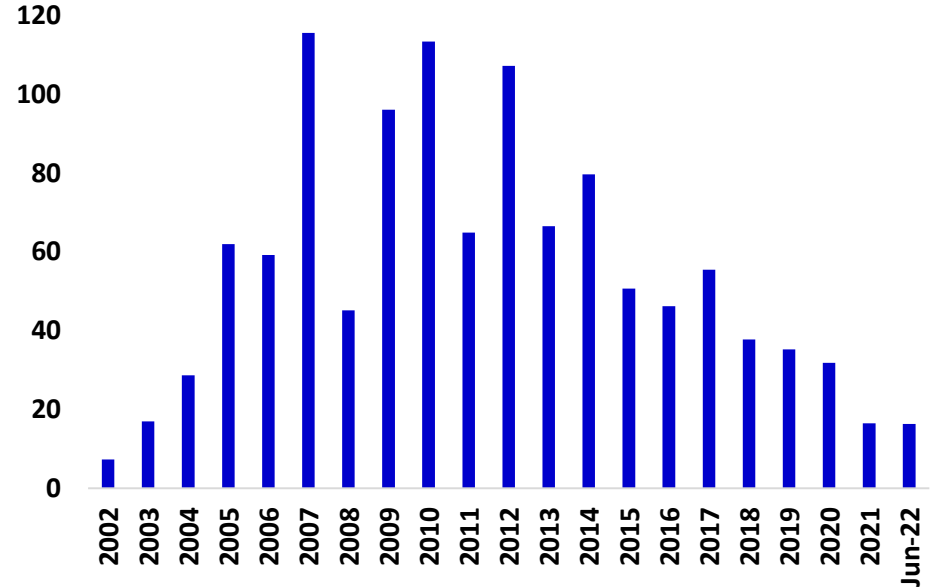


Market Capitalisation (Billion USD)

Borsa İstanbul



Banks and Financial Institution

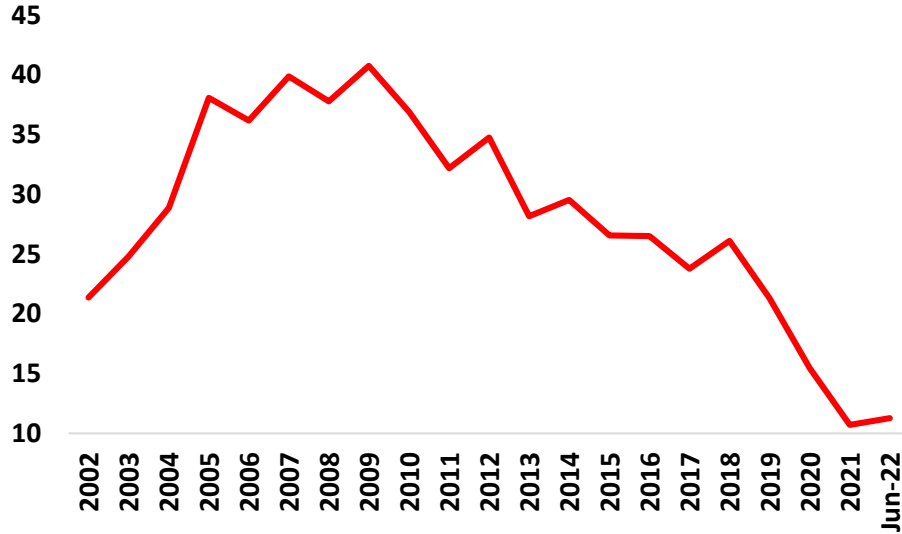


Except QNB Finansbank A.Ş.



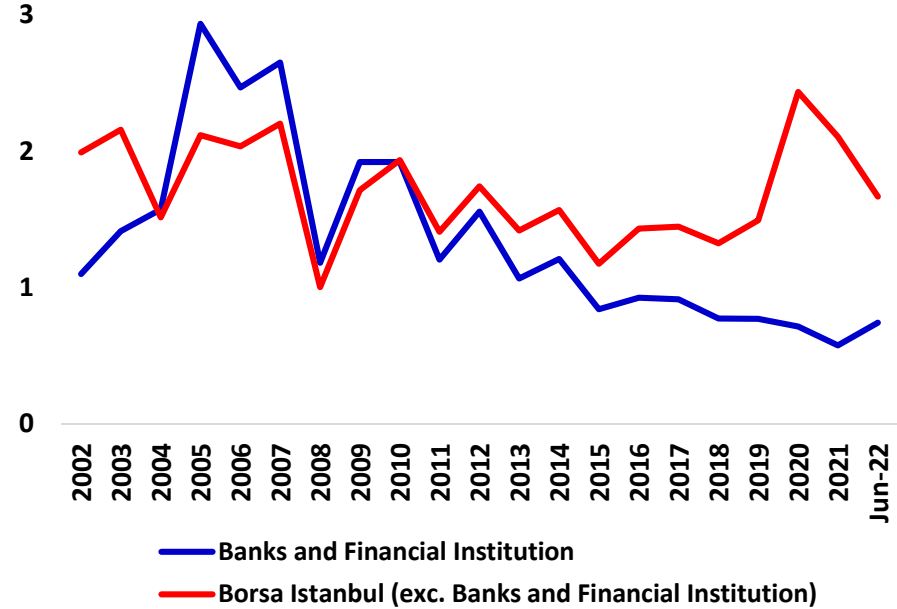
Borsa İstanbul ve Banking Sector

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



Except QNB Finansbank A.Ş.

Market Cap./Book Value (perc.)



Thank You

