



# **Banking Sector September 2022**

November 2022

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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*	6,836	Shareholders' equity	1,189
Securities	2,130	Deposits	8,053
Liquid assets	2,657	Non-deposit funds	2,451
Other assets	1,477	Other liabilities	1,407
<b>Total assets</b>	<b>13,100</b>	<b>Total liabilities</b>	<b>13,100</b>

For Info			
TL	7,026	TL	6,400
Fx	6,074	Fx	6,700

\*: NPL and provisions are excluded.



# Balance Sheet (TL Billion)

	September 2022	Share (perc.)	Annual Change (per.)	
			Year to Date	Y-Y
Liquid assets	2,657	20	38	122
Securities portfolio	2,130	16	44	79
Loans*	6,836	52	39	69
Permanent assets	304	2	34	65
Other assets	1,173	9	73	167
<b>Total assets</b>	<b>13,100</b>	<b>100</b>	<b>42</b>	<b>86</b>
Deposits	8,053	61	52	96
Non-deposit funds	2,451	19	7	51
Shareholders' equity	1,189	9	67	82
Other liabilities	1,407	11	55	114
<b>Total liabilities</b>	<b>13,100</b>	<b>100</b>	<b>42</b>	<b>86</b>

\*: NPL and provisions are excluded.



# Balance Sheet (USD Billion)

	Change (per.)		
	September 2022	Year to Date	Y-Y
Liquid assets	143	-1	7
Securities portfolio	115	4	-14
Loans*	369	0	-19
Permanent assets	16	-3	-21
Other assets	63	25	28
<b>Total assets</b>	<b>707</b>	<b>2</b>	<b>-11</b>
Deposits	435	9	-6
Non-deposit funds	132	-23	-28
Shareholders' equity	64	20	-13
Other liabilities	76	12	3
<b>Total liabilities</b>	<b>707</b>	<b>2</b>	<b>-11</b>

\*: NPL and provisions are excluded.



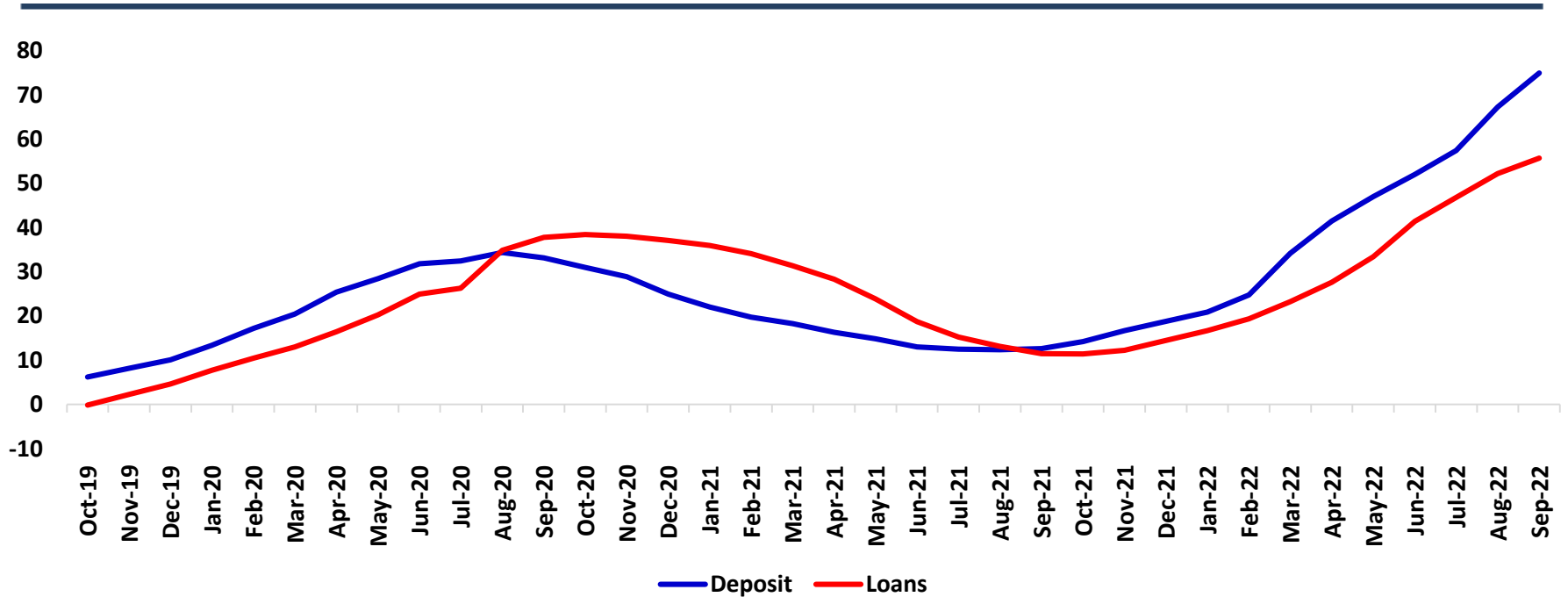
# Balance Sheet (As of gdp, perc.)

	2019	2020	2021	September 2022*
Loan	62	71	68	56
Securities	15	20	20	17
<b>Assets</b>	<b>104</b>	<b>121</b>	<b>128</b>	<b>108</b>
Deposit	59	68	74	66
Non-Deposit	23	29	32	20
Shareholders' equity	11	11	10	10
<b>Liabilities</b>	<b>104</b>	<b>121</b>	<b>128</b>	<b>108</b>

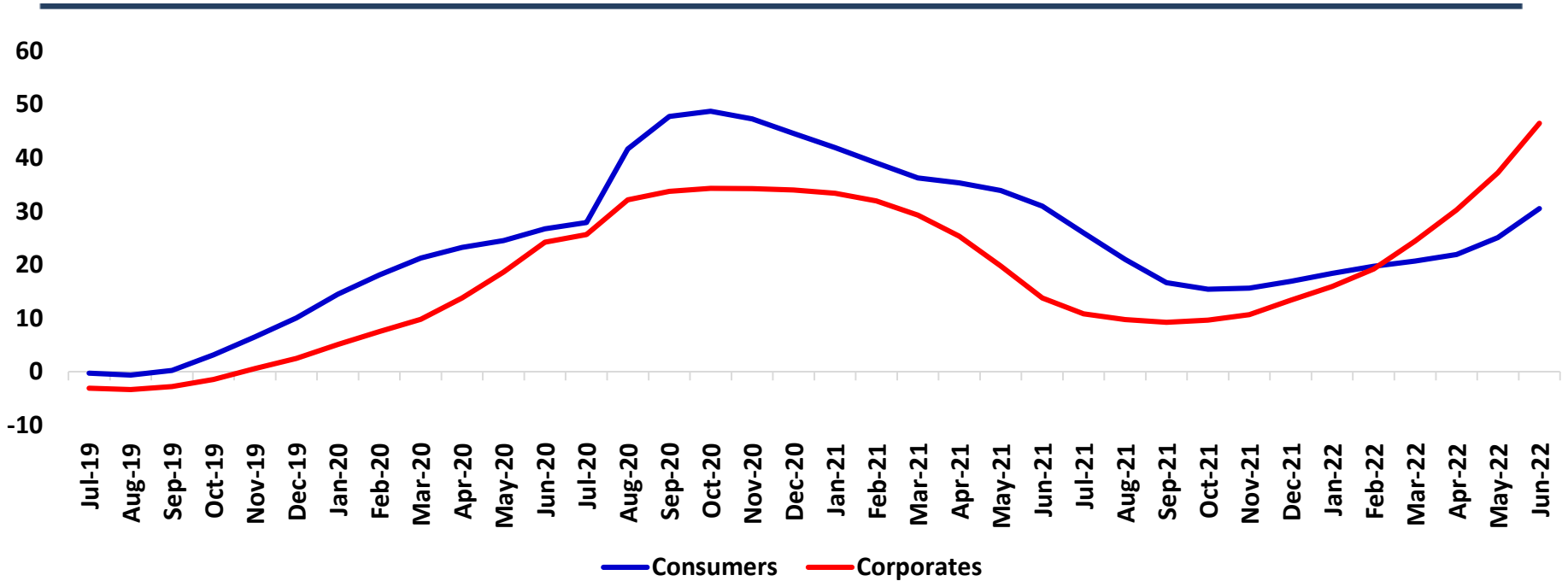
\*: Forecast



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

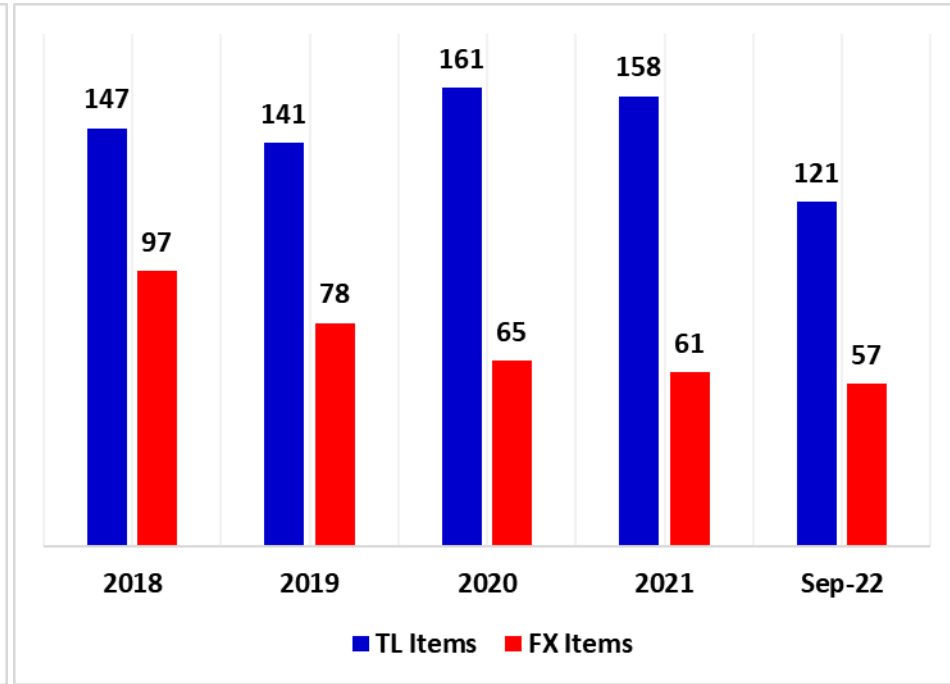
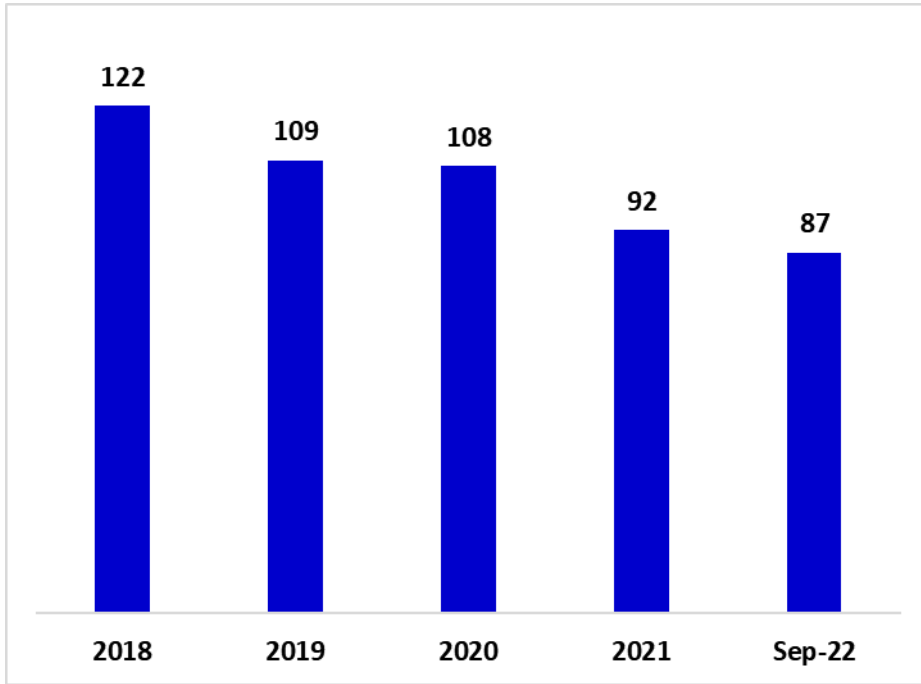


# Loans (Annual change, fixed FX rates, perc.)





# Loans\* to Deposit (Perc.)

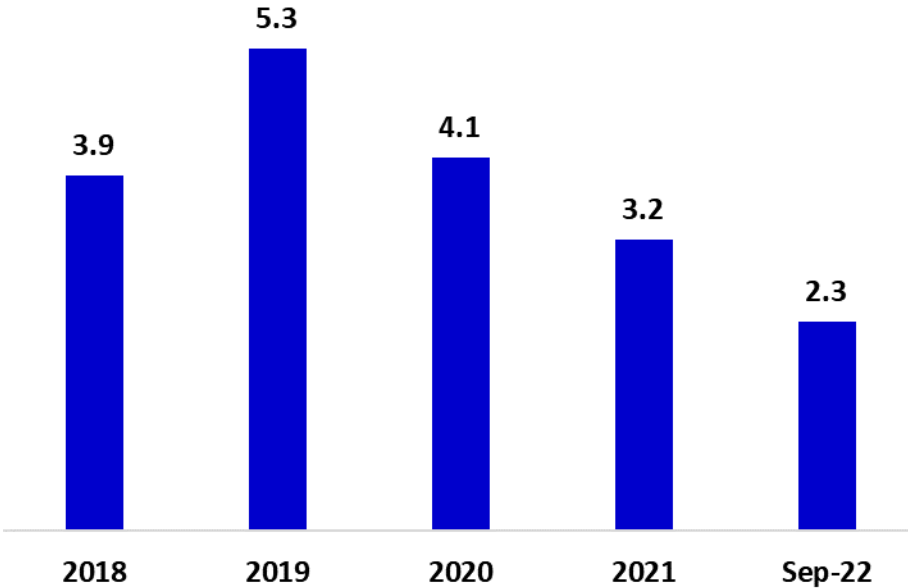


\* NPL's are included.

# Share of TL Items (Perc.)

	2019	2020	2021	September 2022
Loans	62	66	58	64
<b>Total assets</b>	<b>57</b>	<b>58</b>	<b>49</b>	<b>54</b>
Deposit	49	45	35	46
Non-deposit	26	37	35	26
<b>Total liabilities</b>	<b>50</b>	<b>49</b>	<b>42</b>	<b>49</b>

# NPL to Total Loans (Perc.)



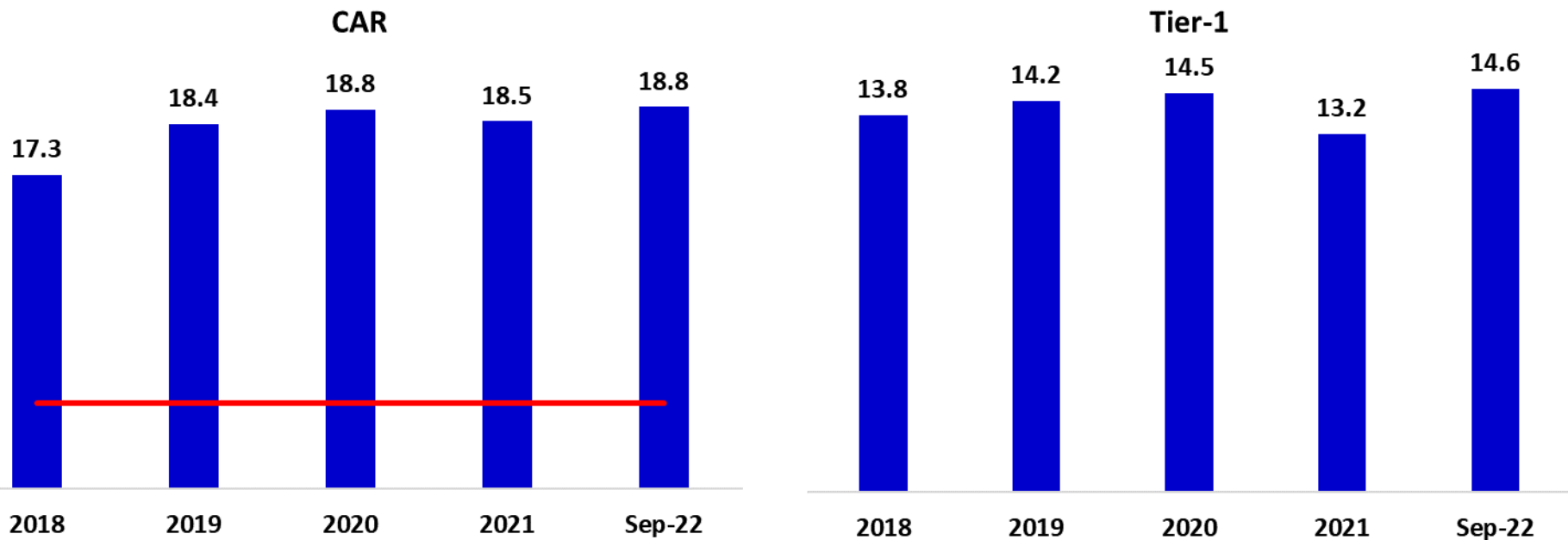
	2021	September 2022
<b>Total</b>	<b>3.3</b>	<b>2.3</b>
<b>Corporates</b>	<b>3.5</b>	<b>2.4</b>
Big companies	2.7	1.9
SMEs	5.5	3.5
<b>Consumers</b>	<b>2.5</b>	<b>2.2</b>
Consuming	3.4	3.7
Housing	0.3	0.2
Automobiles	1.1	0.4
Credit Cards	2.8	2.1

# Breakdown of Loans (Perc.)

	2019	2020	2021	September 2022
<b>Total</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>
<b>Corporates</b>	<b>78</b>	<b>77</b>	<b>80</b>	<b>81</b>
Big companies	55	53	58	56
SMEs	23	24	22	25
<b>Consumers</b>	<b>22</b>	<b>23</b>	<b>20</b>	<b>19</b>
Consuming	10	11	9	8
Housing	7	8	6	5
Automobiles	0	0	0	0
Credit Cards	4	4	4	5



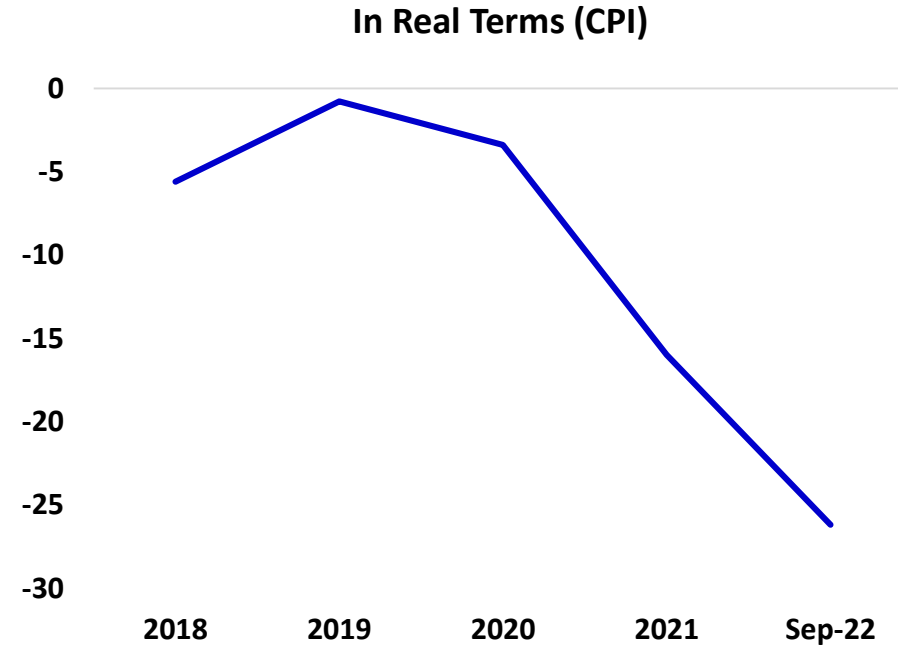
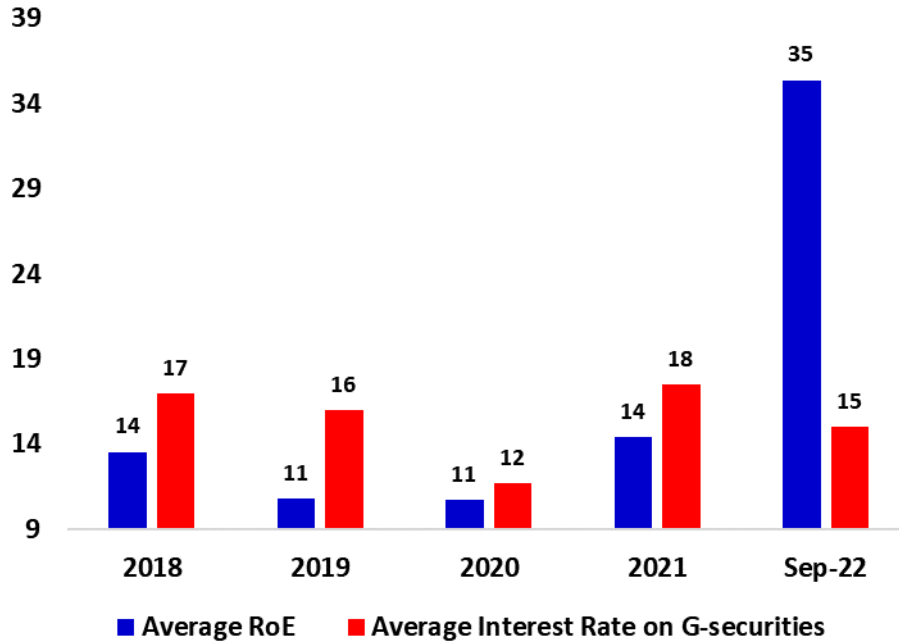
# Capital Adequacy Ratio (Perc.)



# Selected Income-Expenses Items (Billion TL)

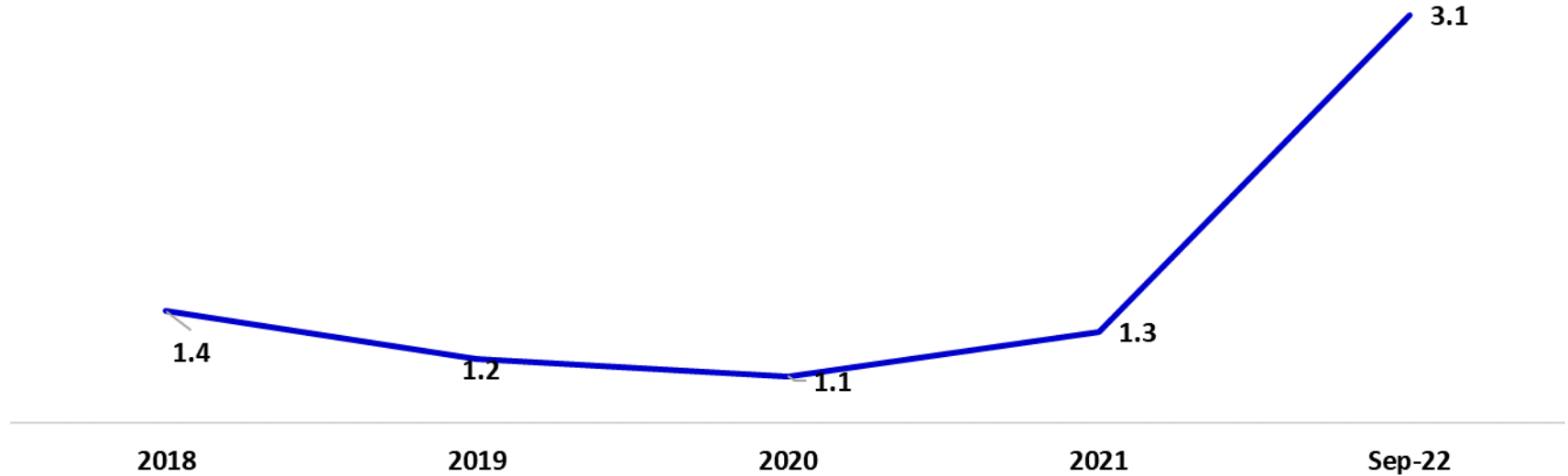
	Annual Change (perc.)			
	September 2021	September 2022	September 2021	September 2022
Interest income	550	1,144	36	108
Interest expenses	343	538	80	57
<b>Net Interest income</b>	<b>207</b>	<b>606</b>	<b>-3</b>	<b>193</b>
<b>Non-interest income</b>	<b>77</b>	<b>293</b>	<b>6</b>	<b>279</b>
Fees and Commissions	56	105	19	88
Financial transaction	-45	63	194	-240
Other Non-interest income	66	119	61	80
<b>Gross income</b>	<b>284</b>	<b>899</b>	<b>-1</b>	<b>216</b>
<b>Non-interest expenses</b>	<b>115</b>	<b>253</b>	<b>6</b>	<b>121</b>
Personnel Expenses	43	72	13	67
Other	72	182	3	153
<b>Provisions</b>	<b>76</b>	<b>211</b>	<b>-22</b>	<b>176</b>
Special provisions for non-performing losses	37	81	-24	118
Provisions for general loan losses	39	125	-18	222
<b>Income before tax</b>	<b>93</b>	<b>435</b>	<b>15</b>	<b>368</b>
<b>Provisions for taxes</b>	<b>24</b>	<b>113</b>	<b>11</b>	<b>382</b>
Taxes, duties, charges and funds	5	8	13	71
Provisions for taxes	19	105	11	463
<b>Income after tax</b>	<b>69</b>	<b>321</b>	<b>16</b>	<b>364</b>

# Return On Average Equity and Asset (Perc.)



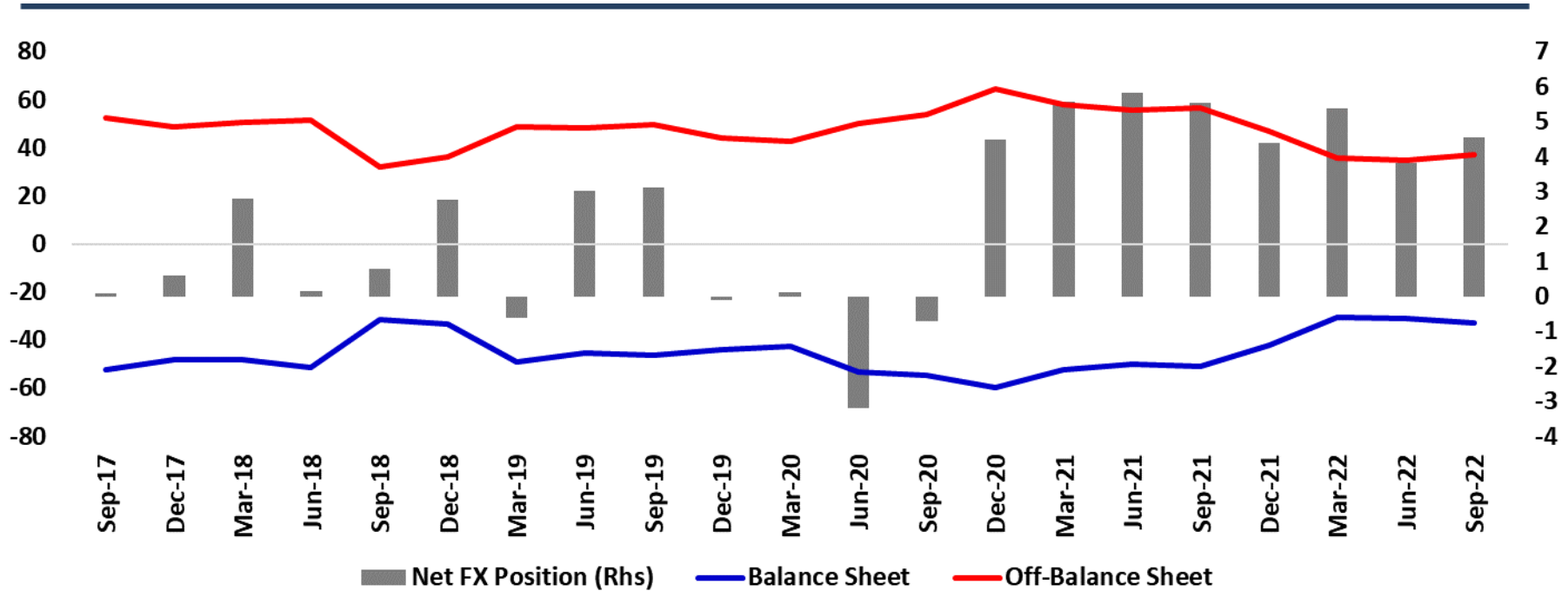
# Return On Average Asset (Perc.)

Average ROA



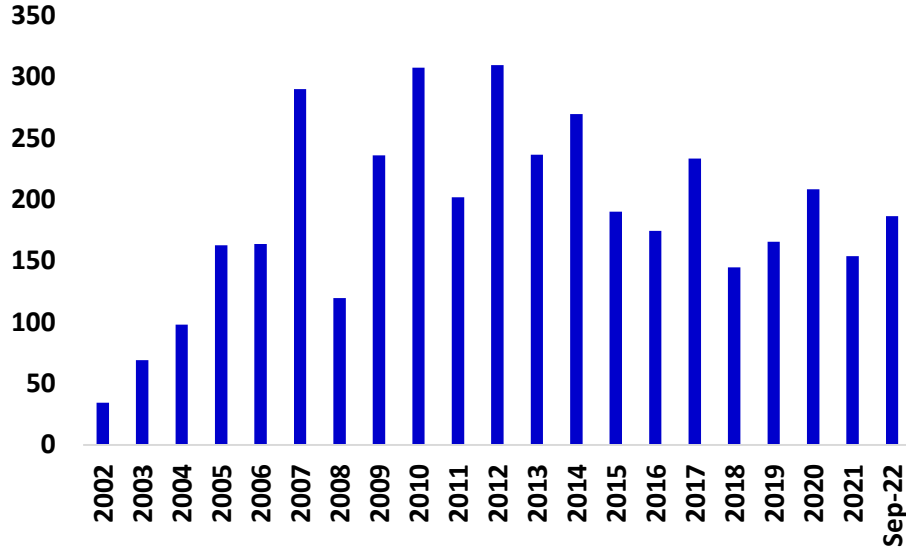


# FX Position (Billion USD)

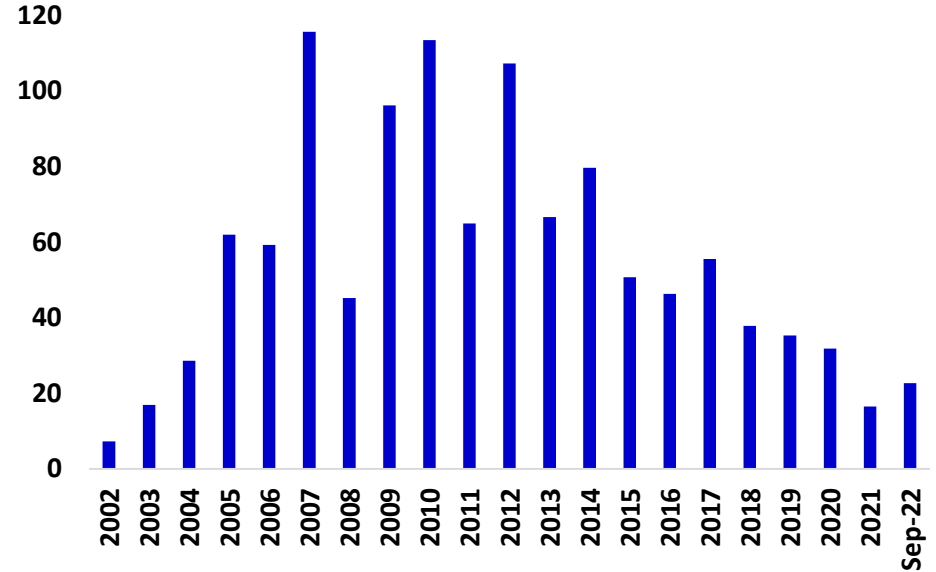


# Market Capitalization (Billion USD)

## Borsa İstanbul (General Index)



## Banks and Financial Institution

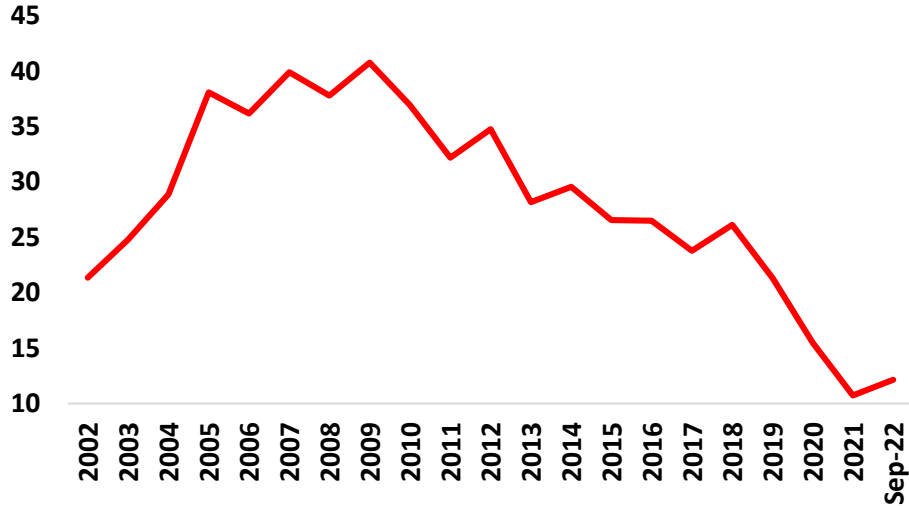


Except QNB Finansbank A.Ş.



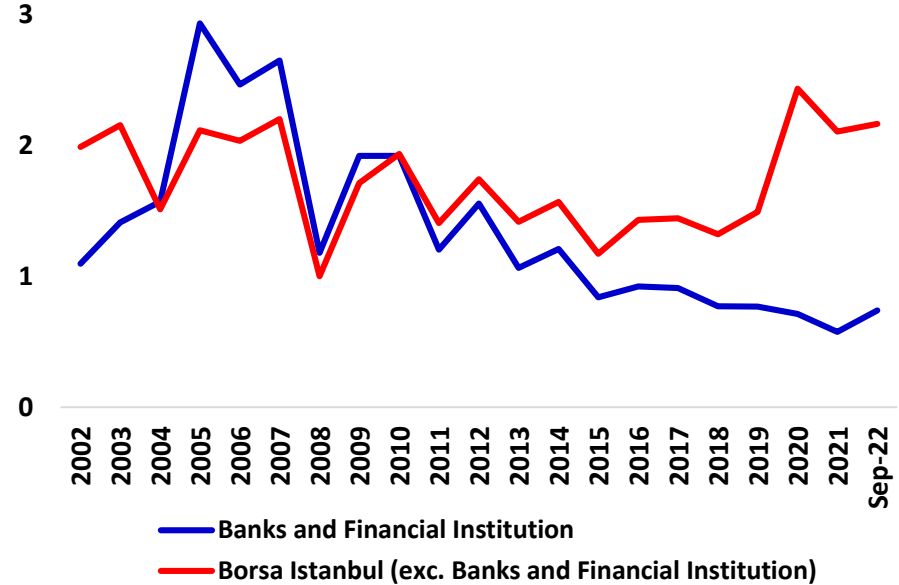
# Borsa İstanbul ve Banking Sector

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



Except QNB Finansbank A.Ş.

Market Cap./Book Value (perc.)



Thank You

