



Banking Sector March 2023

May 2023

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*	8,517	Shareholders' equity	1,596
Securities	2,740	Deposits	9,956
Liquid assets	2,621	Non-deposit funds	2,650
Other assets	1,966	Other liabilities	1,642
Total assets	15,844	Total liabilities	15,844

For Info			
TL	9,829	TL	9,288
Fx	6,015	Fx	6,556

*: NPL are excluded.



Balance Sheet (TL Billion)

	March 2023	Share (perc.)	Change (per.)	
			Year to Date	Y-Y
Liquid assets	2,621	17	1	37
Securities portfolio	2,740	17	16	60
Loans*	8,517	54	12	55
Permanent assets	417	3	3	74
Other assets	1,549	9	-21	-170
Total assets	15,844	100	10	56
Deposits	9,956	63	12	67
Non-deposit funds	2,650	17	3	19
Shareholders' equity	1,596	10	13	75
Other liabilities	1,642	9	9	37
Total liabilities	15,844	100	10	56

*: NPL are excluded.



Balance Sheet (USD Billion)

	Change (per.)		
	March 2023	Year to Date	Y-Y
Liquid assets	137	-2	5
Securities portfolio	143	13	22
Loans*	445	10	18
Permanent assets	22	1	33
Other assets	81	-14	-59
Total assets	827	8	19
Deposits	520	10	27
Non-deposit funds	138	0	-9
Shareholders' equity	83	11	34
Other liabilities	10	-13	-33
Total liabilities	827	8	19

*: NPL are excluded,



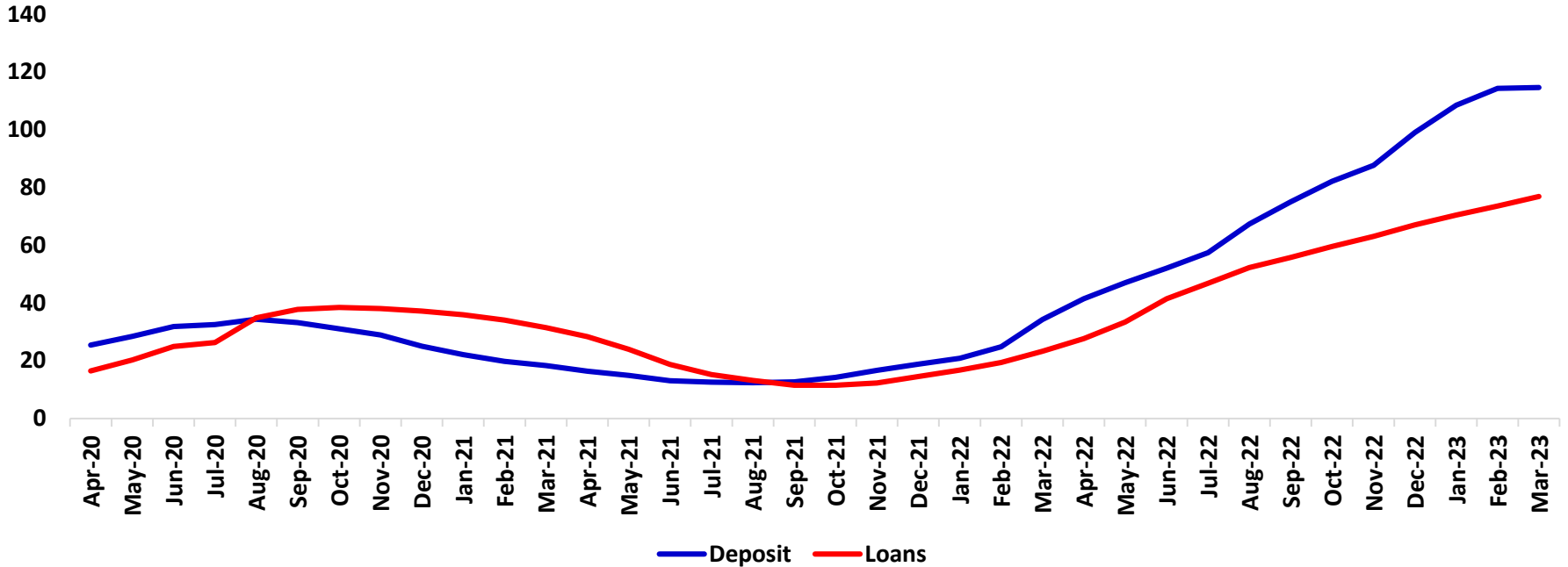
Balance Sheet (As of gdp, perc.)

	2020	2021	2022	March 2023*
Loan	71	68	51	52
Securities	20	20	16	17
Assets	121	128	96	97
Deposit	68	74	59	61
Non-Deposit	29	32	17	16
Shareholders' equity	12	10	9	10
Liabilities	121	128	96	97

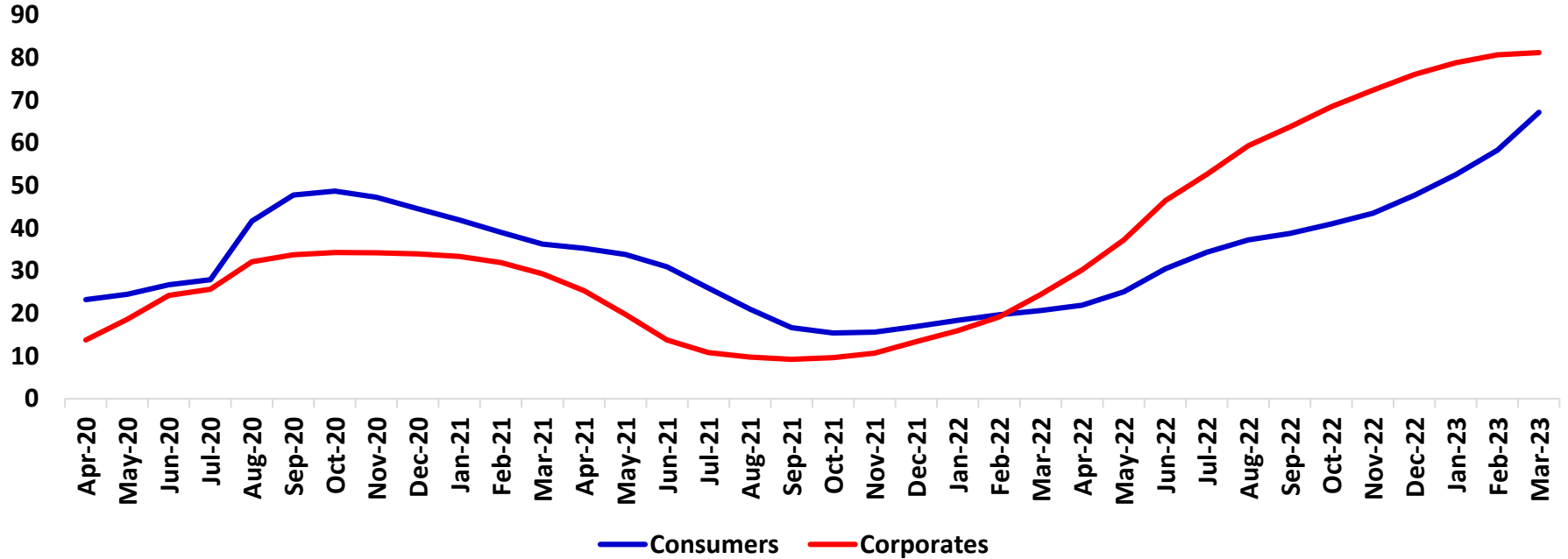
*: Gdp figure is forecast



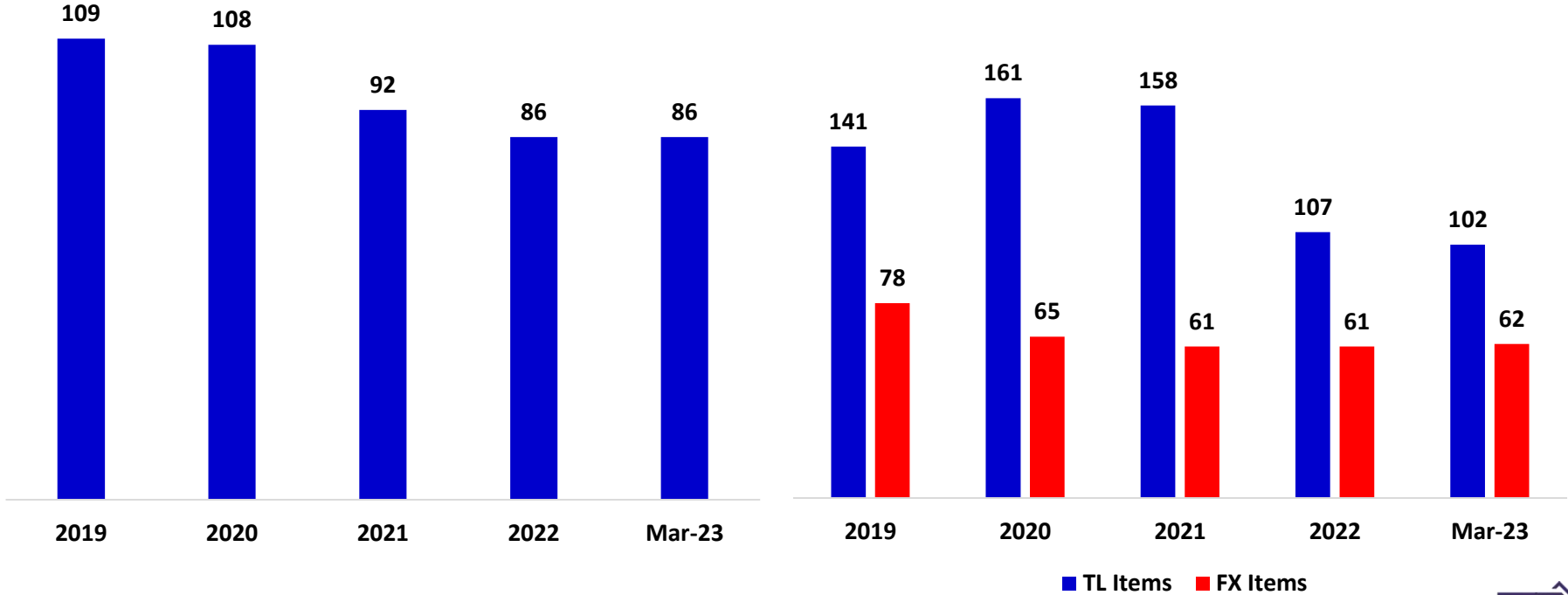
Loans and Deposits (Annual change, fixed FX rates, perc.)



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



Loans* to Deposit (Perc.)



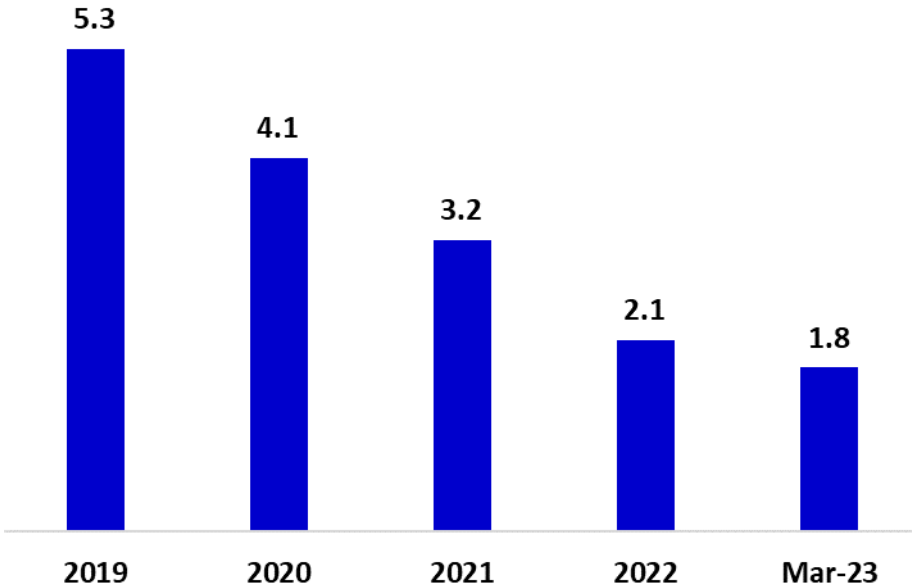
* NPL's (net) are included.



Share of TL Items (Perc.)

	2020	2021	2022	March 2023
Loans	66	58	67	70
Total assets	58	49	58	62
Deposit (Fx protected deposits included)	45	35	54	59
Non-deposit	37	35	26	28
Total liabilities	49	42	54	59

NPL to Total Loans (Perc.)



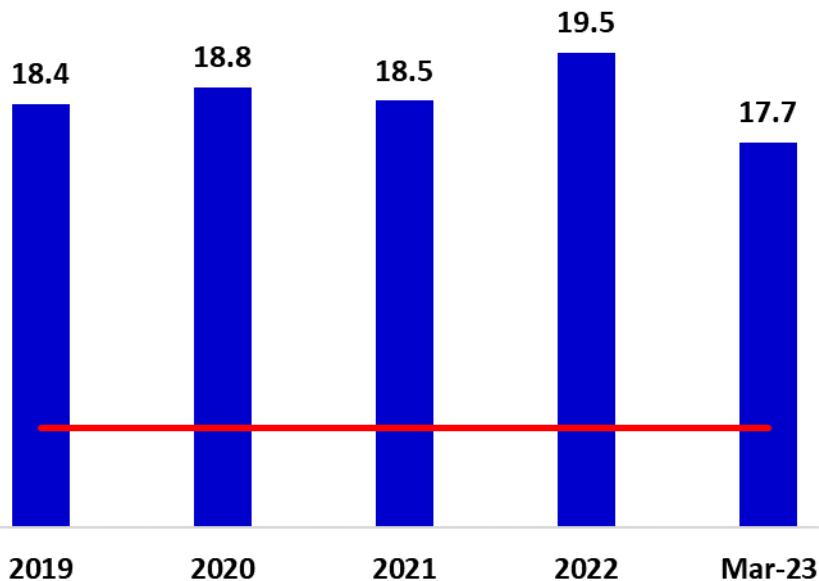
	2022	March 2023
Total	2.1	1.8
Corporates	2.2	1.9
Big companies	1.8	1.7
SMEs	2.9	2.2
Consumers	1.9	1.8
Consuming	3.3	2.8
Housing	0.2	0.1
Automobiles	0.2	0.2
Credit Cards	1.7	1.4

Breakdown of Loans (Perc.)

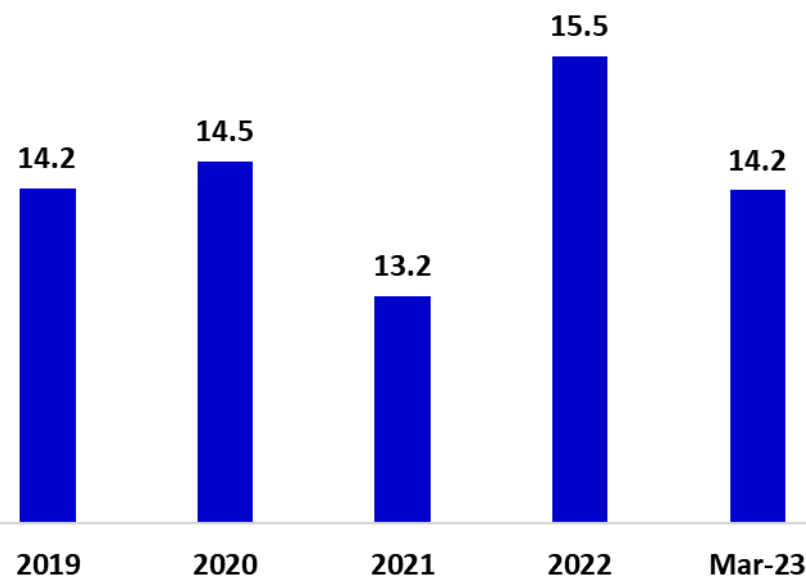
	2020	2021	2022	March 2023
Total	100	100	100	100
Corporates	77	80	80	78
Big companies	53	58	53	51
SMEs	24	22	27	28
Consumers	23	20	20	22
Consuming	11	9	9	10
Housing	8	6	5	5
Automobiles	0	0	1	1
Credit Cards	4	4	6	7

Capital Adequacy Ratio (Perc.)

Standard Ratio



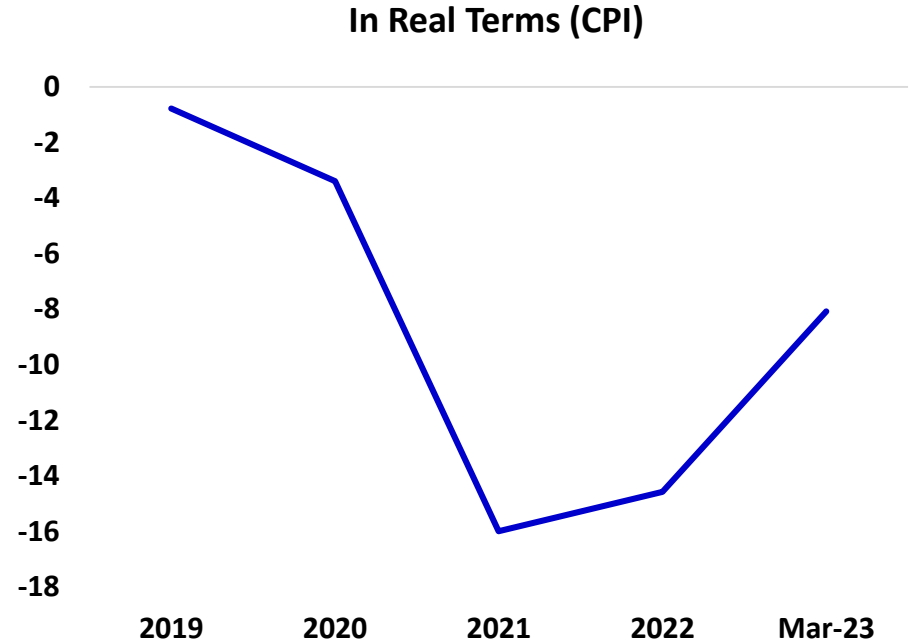
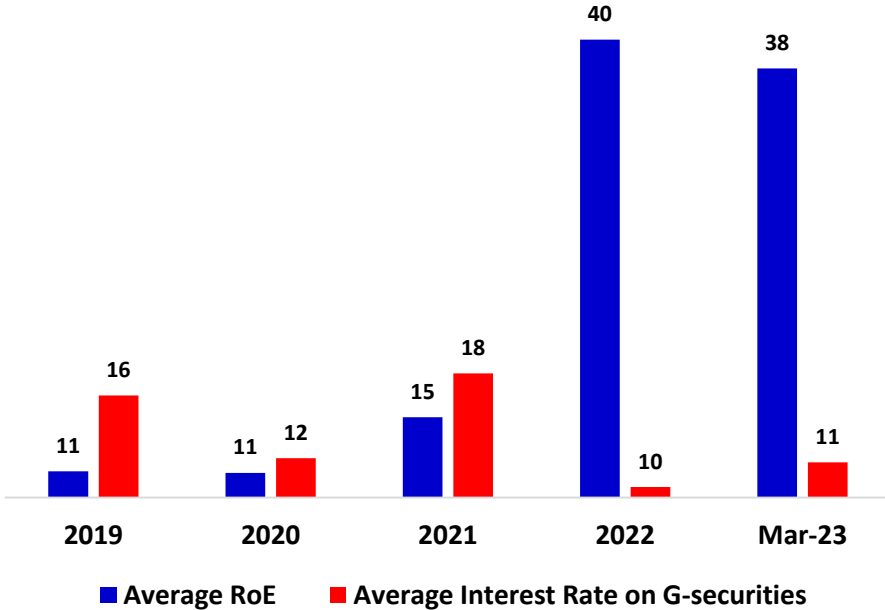
Core Ratio



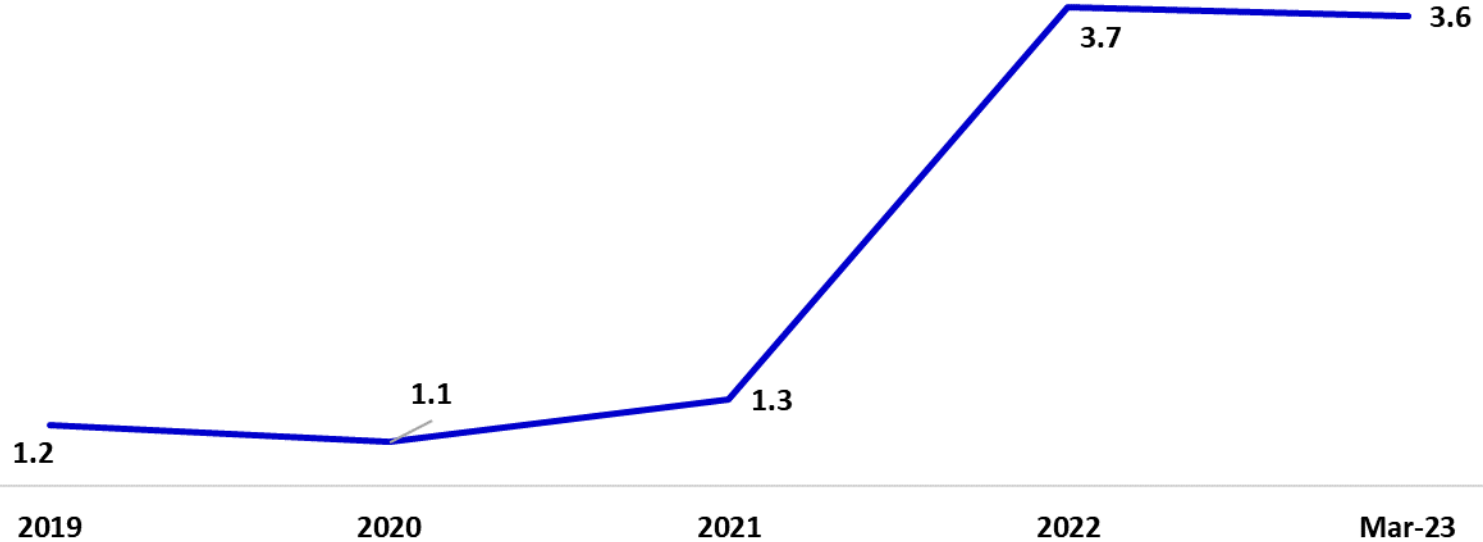
Income-Expenses (Annual, billion TL)

			Annual Change (perc.)	
	March 2022	March 2023	March 2022	March 2023
Interest income	746	1,579	65	112
Interest expenses	408	783	66	92
Net Interest income	337	796	65	136
Non-interest income	70	462	-13	558
Fees and Commissions	72	155	57	115
Financial transaction	-2	95	-90	-4,903
Other Non-interest income	78	212	44	172
Gross income	486	1,258	70	159
Non-interest expenses	160	362	44	126
Personnel Expenses	53	109	30	107
Other	108	253	52	135
Provisions	133	232	41	74
Special provisions for non-performing losses	51	74	37	44
Provisions for general loan losses	80	158	41	97
Income before tax	192	664	141	245
Provisions for taxes	53	146	153	176
Taxes, duties, charges and funds	7	121	55	1,650
Provisions for taxes	46	134	179	191
Income after tax	139	477	137	243

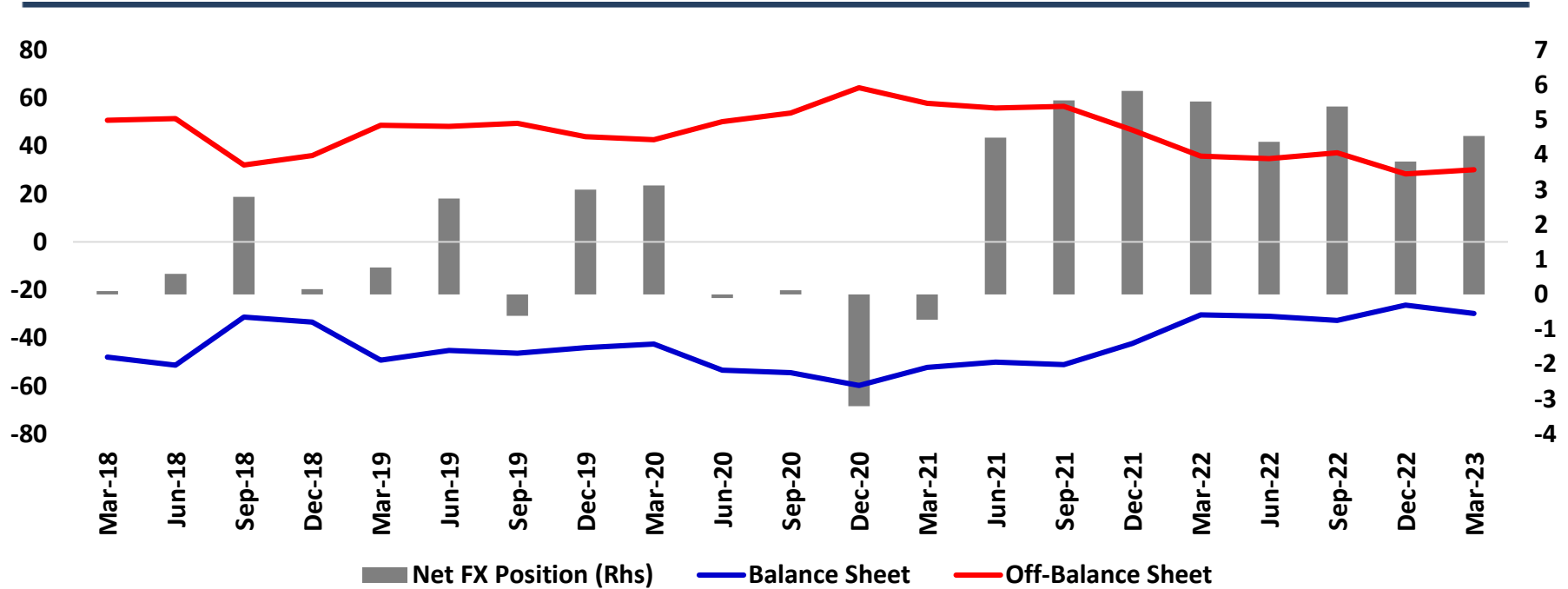
Return On Average Equity (Annual, Perc.)



Return On Average Asset (Annual, perc.)

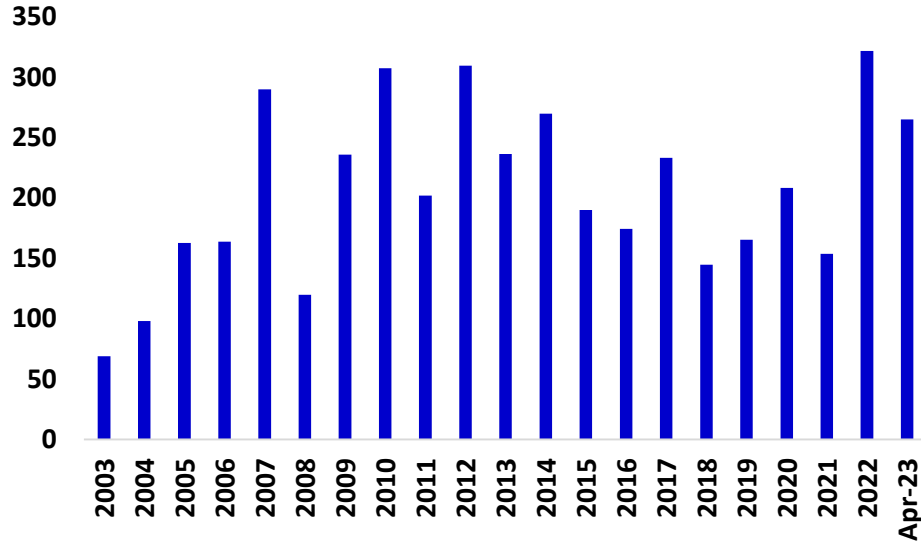


FX Position (Billion USD)

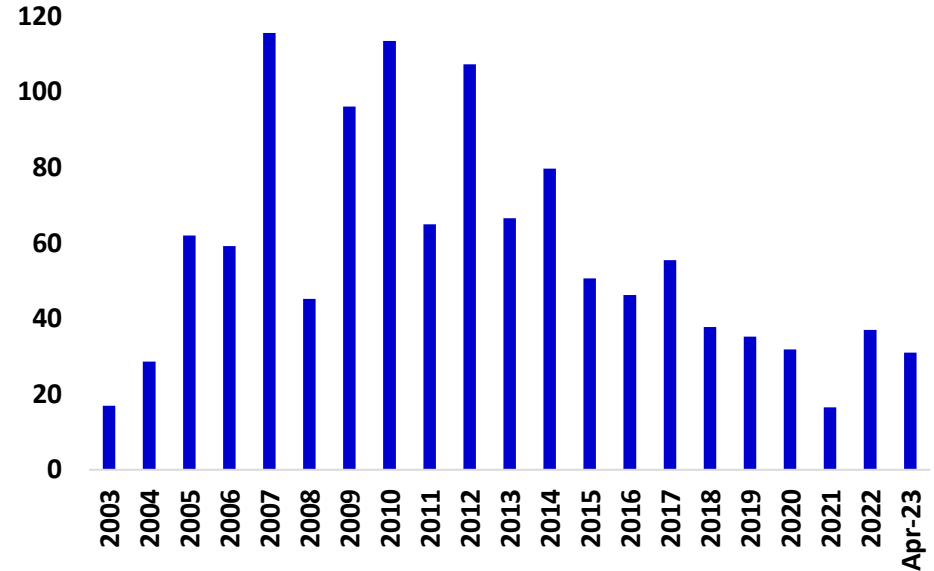


Market Capitalization (Billion USD)

Borsa Istanbul (General Index)



Banks and Financial Institution

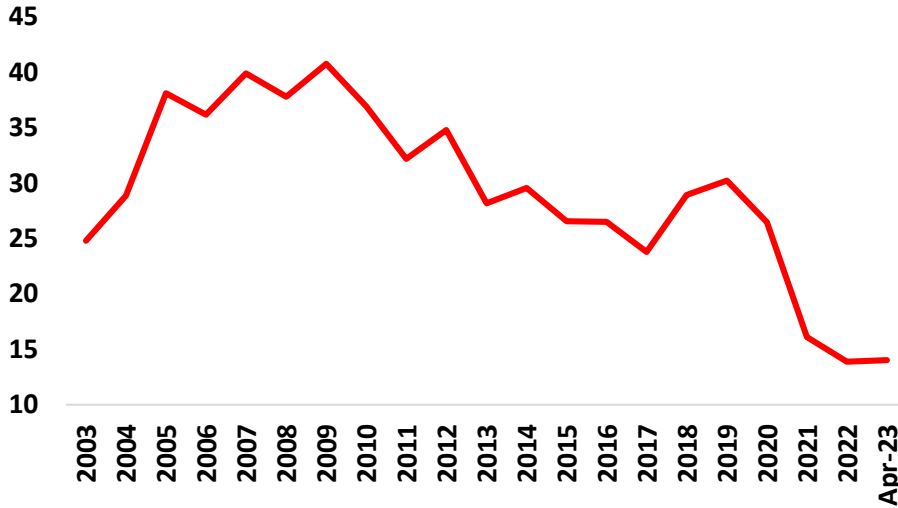


Except QNB Finansbank A.Ş.,



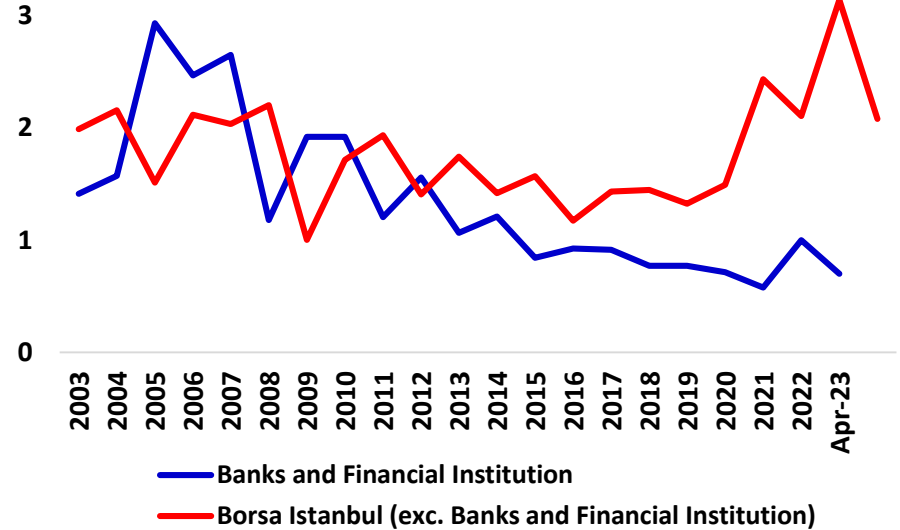
Borsa İstanbul ve Banking Sector

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



Except QNB Finansbank A.Ş.

Market Cap./Book Value (perc.)



Thank You

