



# **Banking Sector June 2023**

August 2023

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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*	10,010	Shareholders' equity	1,688
Securities	3,220	Deposits	11,651
Liquid assets	3,200	Non-deposit funds	3,652
Other assets	2,672	Other liabilities	2,111
<b>Total assets</b>	<b>19,102</b>	<b>Total liabilities</b>	<b>19,102</b>

For Info			
TL	11,256	TL	10,617
Fx	7,847	Fx	8,486

\*: NPL are excluded.



# Balance Sheet (TL Billion)

	June 2023	Share (perc.)	Change (per.)	
			Year to Date	Y-Y
Liquid assets	3,200	17	23	40
Securities portfolio	3,220	17	36	69
Loans*	10,010	52	32	59
Permanent assets	508	3	26	90
Other assets	2,164	11	56	122
<b>Total assets</b>	<b>19,102</b>	<b>100</b>	<b>33</b>	<b>63</b>
Deposits	11,651	61	31	71
Non-deposit funds	3,652	19	42	37
Shareholders' equity	1,688	9	20	64
Other liabilities	2,111	11	41	72
<b>Total liabilities</b>	<b>19,102</b>	<b>100</b>	<b>33</b>	<b>63</b>

\*: NPL are excluded.



# Balance Sheet (USD Billion)

	Change (per.)		
	June 2023	Year to Date	Y-Y
Liquid assets	124	-11	-10
Securities portfolio	125	-2	9
Loans*	388	-4	3
Permanent assets	20	-9	22
Other assets	84	13	43
<b>Total assets</b>	<b>740</b>	<b>-4</b>	<b>5</b>
Deposits	451	-5	11
Non-deposit funds	141	3	-12
Shareholders' equity	65	-13	6
Other liabilities	82	2	11
<b>Total liabilities</b>	<b>740</b>	<b>-4</b>	<b>5</b>

\*: NPL are excluded,



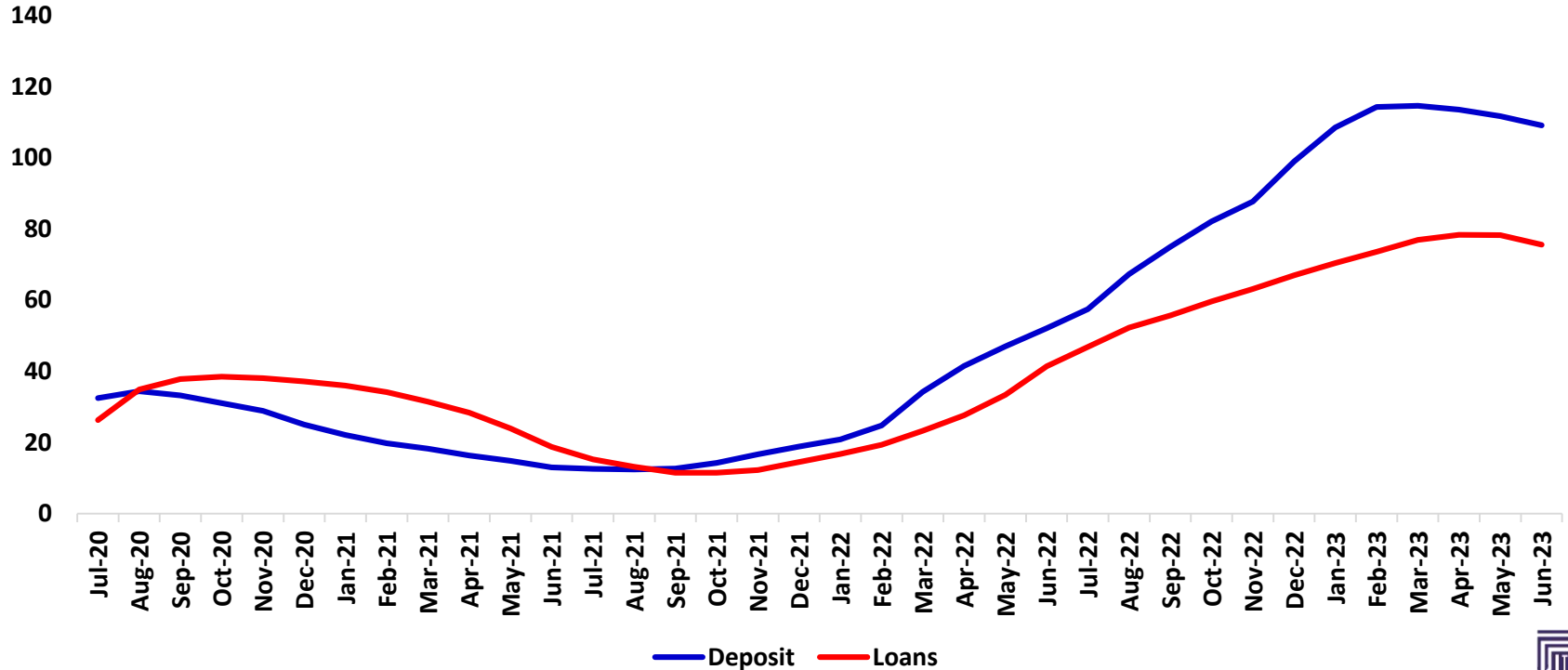
# Selected Balance Sheet Items (As of gdp, perc.)

	2020	2021	2022	June 2023*
Loan	71	68	51	55
Securities	20	20	16	18
<b>Assets</b>	<b>121</b>	<b>128</b>	<b>96</b>	<b>104</b>
Deposit	68	74	59	64
Non-Deposit	29	32	17	20
Shareholders' equity	12	10	9	9
<b>Liabilities</b>	<b>121</b>	<b>128</b>	<b>96</b>	<b>104</b>

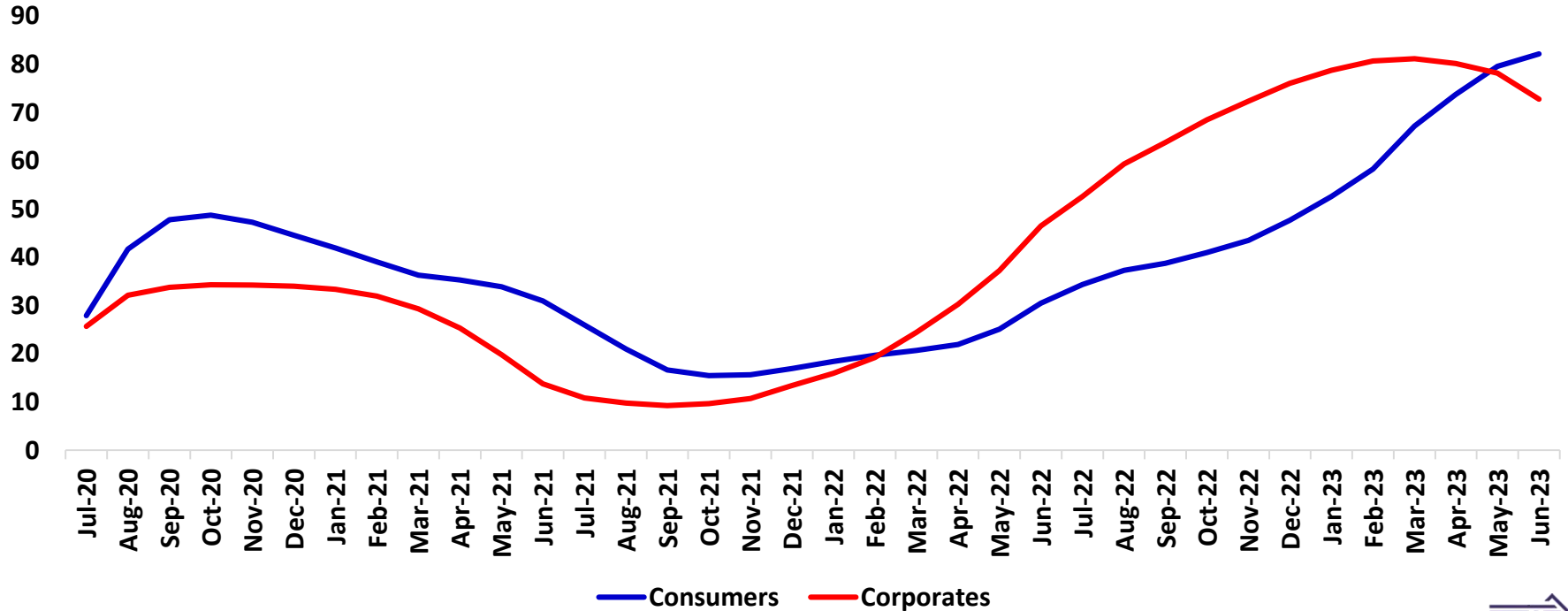
\*: Gdp figure is forecast



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

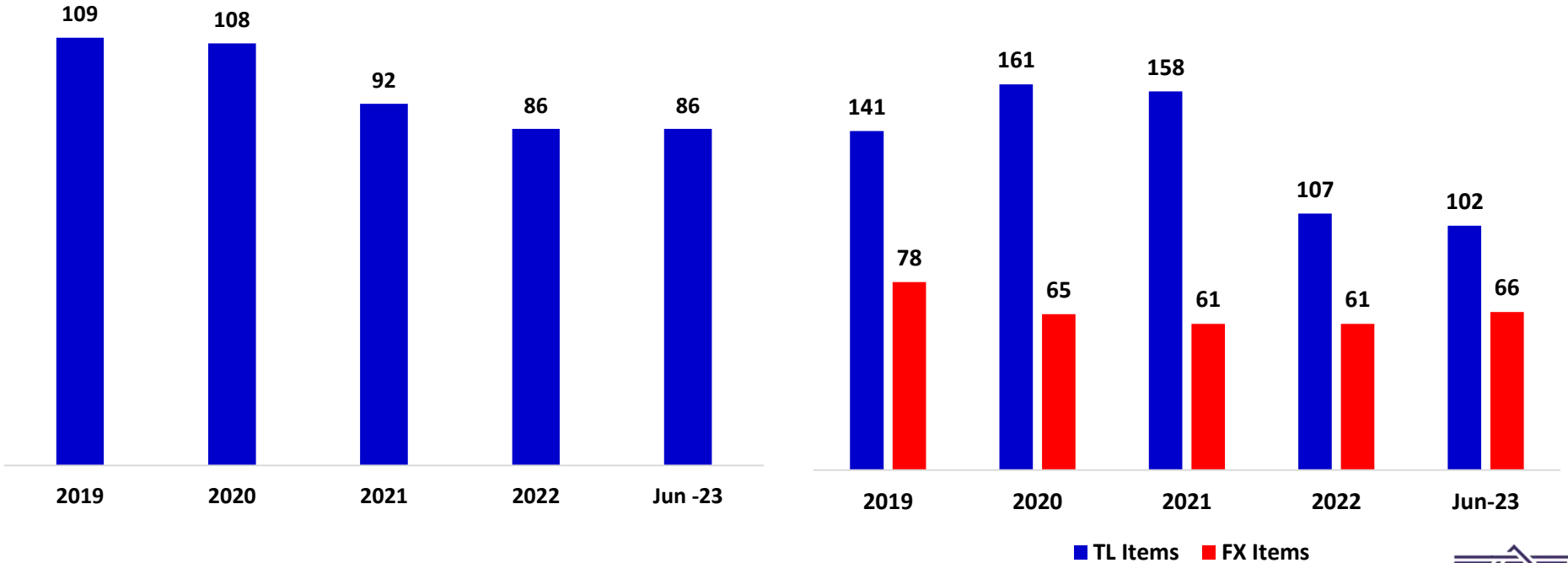


# Loans (Annual change, fixed FX rates, perc.)





# Loans\* to Deposit (Perc.)



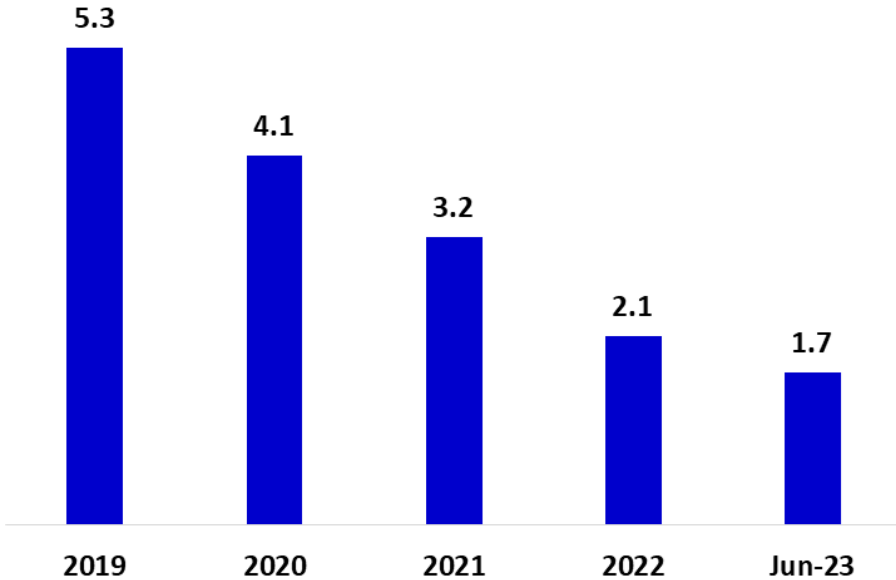
\* NPL's (net) are included.



# Share of TL Items (Perc.)

	2020	2021	2022	June 2023
Loans	66	58	67	67
<b>Total assets</b>	<b>58</b>	<b>49</b>	<b>58</b>	<b>59</b>
Deposit (Fx protected deposits included)	45	35	54	57
Non-deposit	37	35	26	29
<b>Total liabilities</b>	<b>49</b>	<b>42</b>	<b>54</b>	<b>56</b>

# NPL to Total Loans (Perc.)



	2022	June 2023
<b>Total</b>	<b>2.1</b>	<b>1.7</b>
<b>Corporates</b>	<b>2.2</b>	<b>1.6</b>
Big companies	1.8	1.7
SMEs	2.9	1.9
<b>Consumers</b>	<b>1.9</b>	<b>1.6</b>
Consuming	3.3	2.8
Housing	0.2	0.1
Automobiles	0.2	0.2
Credit Cards	1.7	1.1

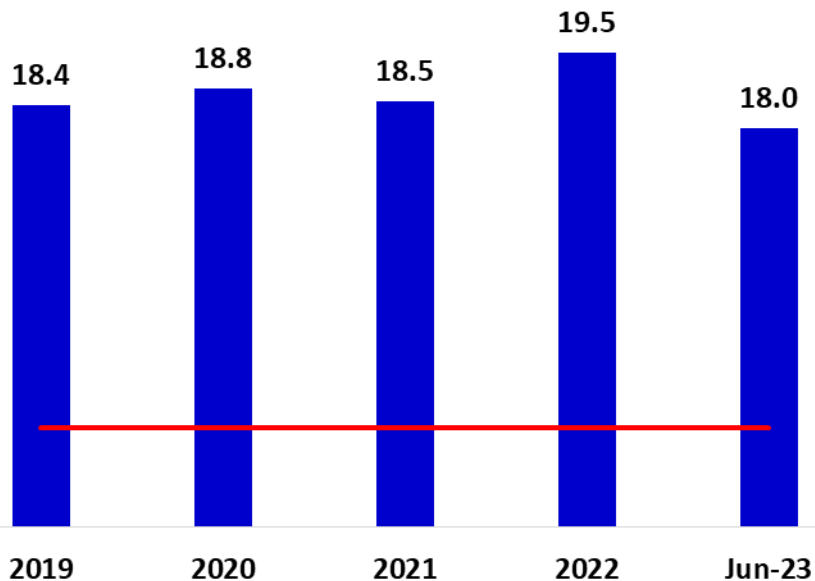
# Breakdown of Loans (Perc.)

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

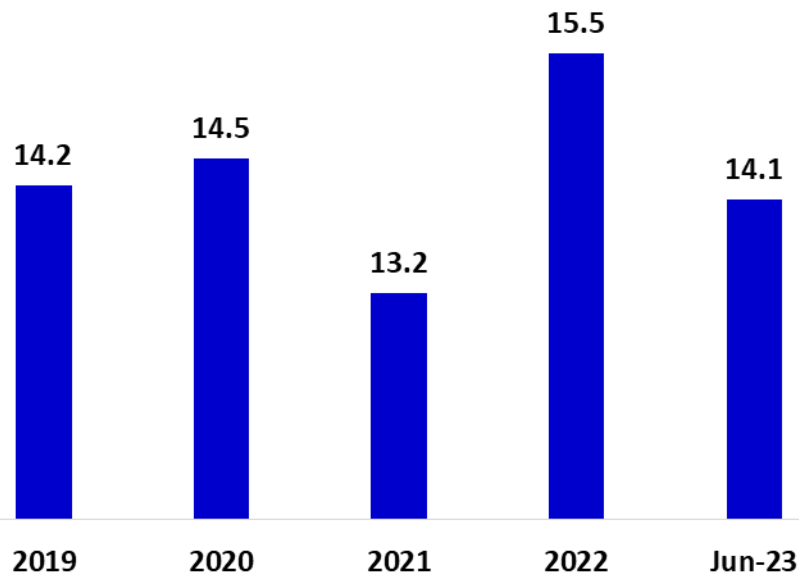


# Capital Adequacy Ratio (Perc.)

## Standard Ratio



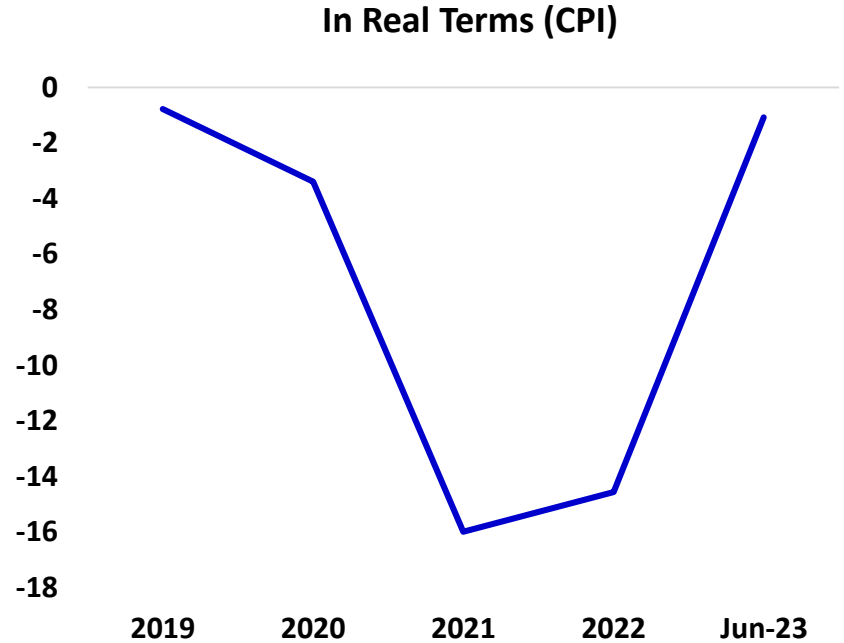
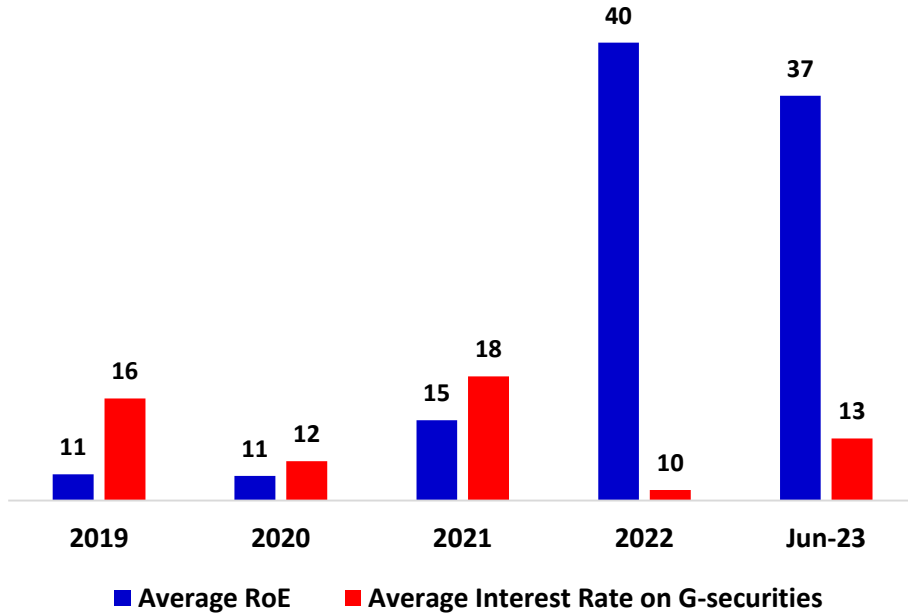
## Core Ratio



# Income-Expenses (Annual, billion TL)

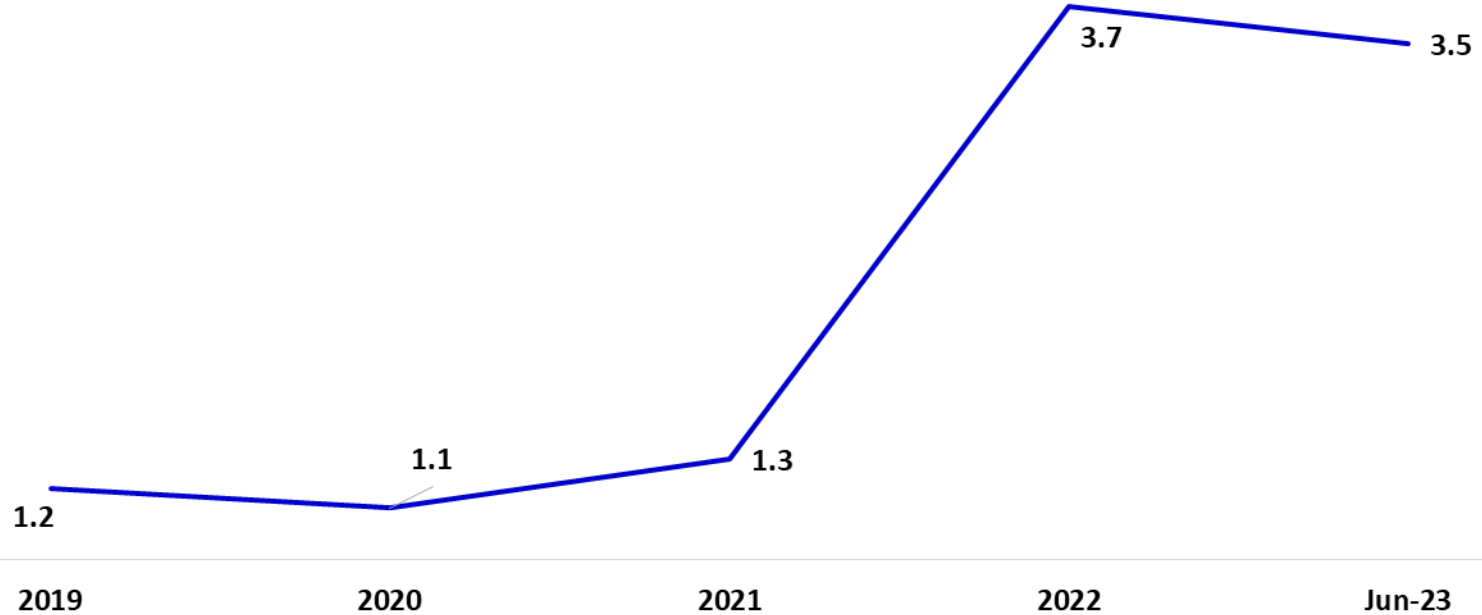
			Annual Change (perc.)	
	June 2022	June 2023	June 2022	June 2023
Interest income	910	1,755	83	93
Interest expenses	453	1,018	53	125
<b>Net Interest income</b>	<b>457</b>	<b>737</b>	<b>127</b>	<b>61</b>
<b>Non-interest income</b>	<b>115</b>	<b>627</b>	<b>46</b>	<b>443</b>
Fees and Commissions	87	189	70	118
Financial transaction	29	210	-187	632
Other Non-interest income	106	228	74	115
<b>Gross income</b>	<b>678</b>	<b>1,364</b>	<b>142</b>	<b>101</b>
<b>Non-interest expenses</b>	<b>197</b>	<b>408</b>	<b>76</b>	<b>107</b>
Personnel Expenses	60	132	45	122
Other	137	276	94	101
<b>Provisions</b>	<b>177</b>	<b>238</b>	<b>104</b>	<b>34</b>
Special provisions for non-performing losses	76	63	99	-17
Provisions for general loan losses	95	177	98	86
<b>Income before tax</b>	<b>304</b>	<b>717</b>	<b>274</b>	<b>136</b>
<b>Provisions for taxes</b>	<b>77</b>	<b>159</b>	<b>286</b>	<b>108</b>
Taxes, duties, charges and funds	8	15	63	99
Provisions for taxes	69	144	354	109
<b>Income after tax</b>	<b>227</b>	<b>514</b>	<b>270</b>	<b>126</b>

# Return On Average Equity (Annual, Perc.)



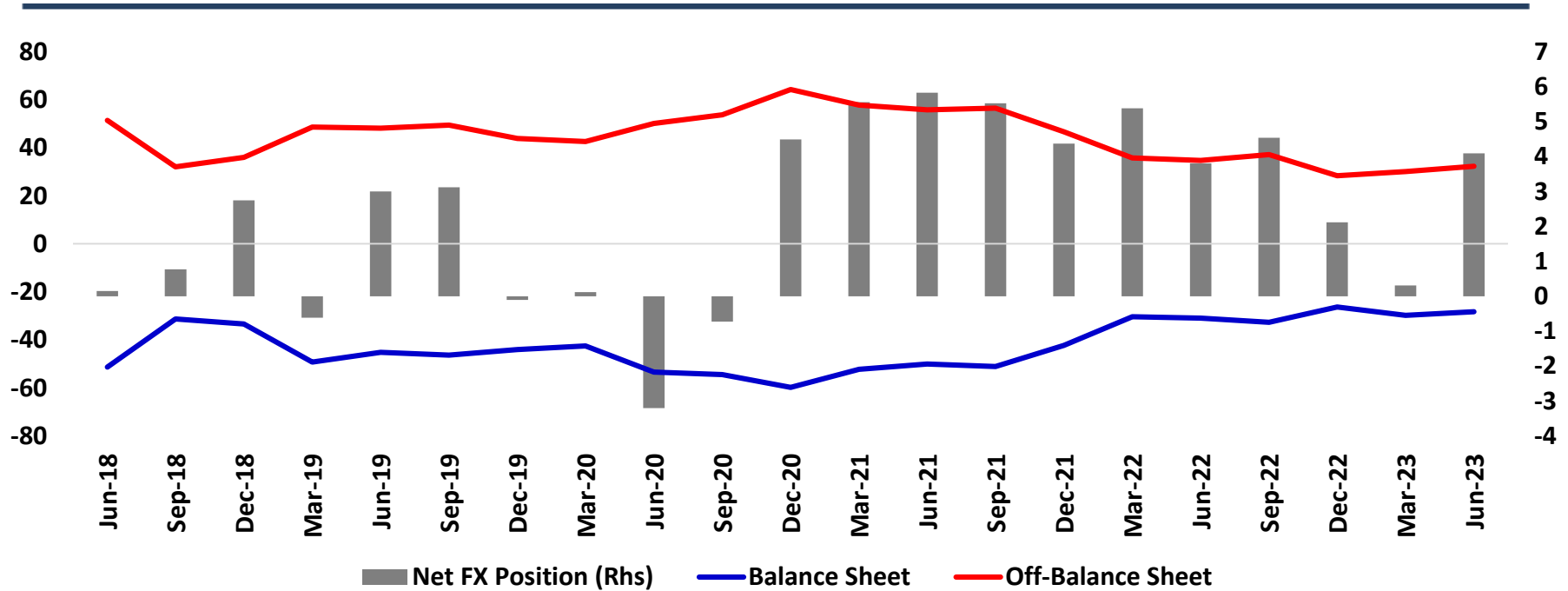
# Return On Average Asset (Annual, perc.)

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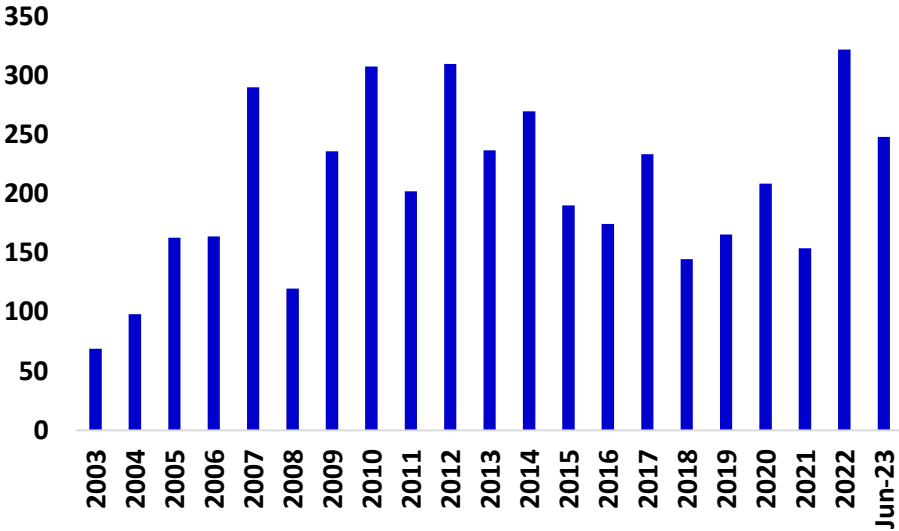


# FX Position (Billion USD)

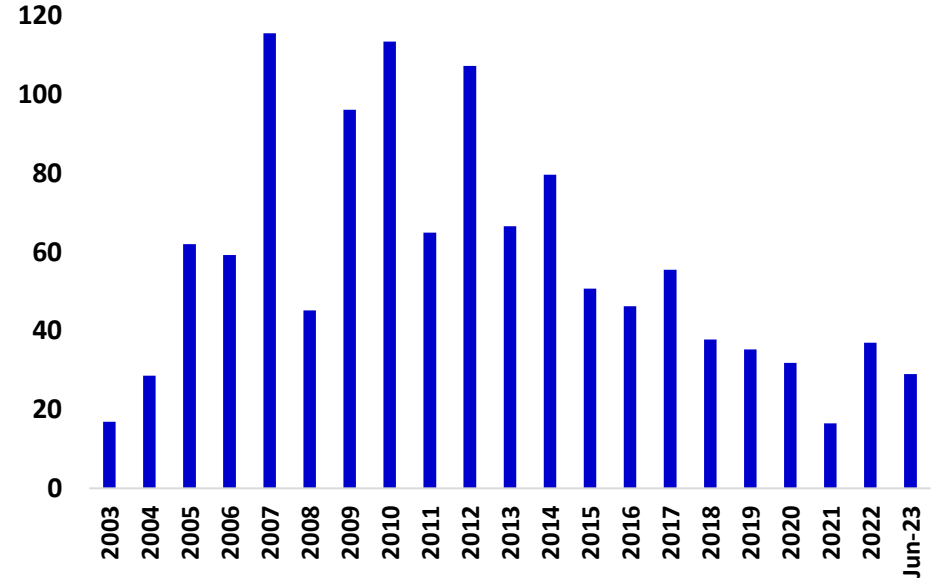


# Market Capitalization (Billion USD)

## Borsa İstanbul (General Index)



## Banks and Financial Institution

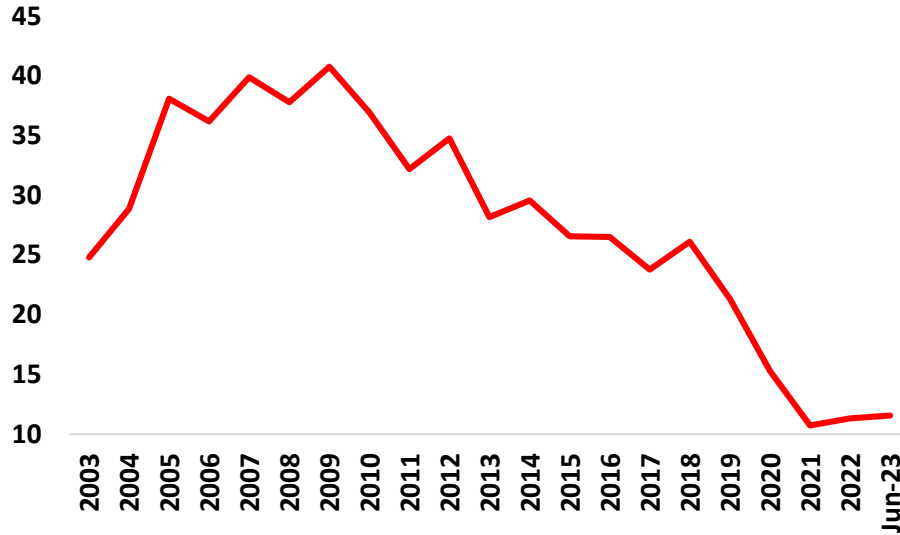


Except QNB Finansbank A.Ş.,



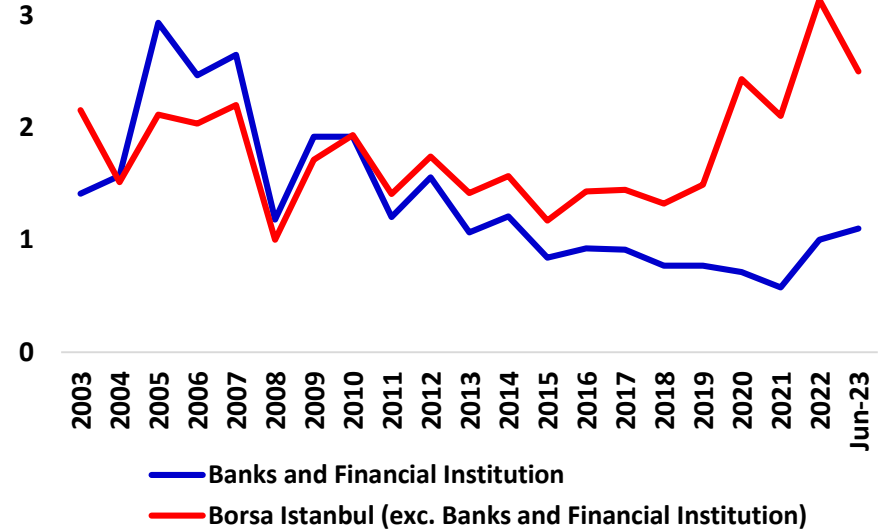
# Borsa İstanbul ve Banking Sector

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



Except QNB Finansbank A.Ş.

Market Cap./Book Value (perc.)



Thank You

