



Banking Sector September 2023

November 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 Turkiye cannot accept any responsibility for any errors or omissions or for any consequences resulting therefrom.

Assets and Liabilities (Billion TL)

Assets

Liabilities

Loans*	10,710	Shareholders' equity	1,898
Securities	3,574	Deposits	13,306
Liquid assets	4,289	Non-deposit funds	3,730
Other assets	2,526	Other liabilities	2,164
Total assets	21,099	Total liabilities	21,099

For Info

TL

12,955

TL

11,980

Fx

8,143

Fx

9,119

*: NPL are excluded.



Balance Sheet (TL Billion)

	September 2023	Share (perc.)	Change (per.)	
			Year to Date	Y-Y
Liquid assets	4,289	20	65	61
Securities portfolio	3,574	17	51	68
Loans*	10,710	51	41	57
Permanent assets	568	3	41	87
Other assets	1,958	9	42	67
Total assets	21,099	100	47	61
Deposits	13,306	63	50	65
Non-deposit funds	3,730	18	45	52
Shareholders' equity	1,898	9	35	60
Other liabilities	2,164	10	44	54
Total liabilities	21,099	100	47	61

*: NPL are excluded.



Balance Sheet (USD Billion)

	September 2023	Change (per.)	
		Year to Date	Y-Y
Liquid assets	157	12	9
Securities portfolio	131	3	14
Loans*	391	-4	6
Permanent assets	21	-4	26
Other assets	72	9	13
Total assets	771	0	9
Deposits	486	3	12
Non-deposit funds	136	-1	3
Shareholders' equity	69	-8	8
Other liabilities	79	2	4
Total liabilities	771	0	9

*: NPL are excluded,

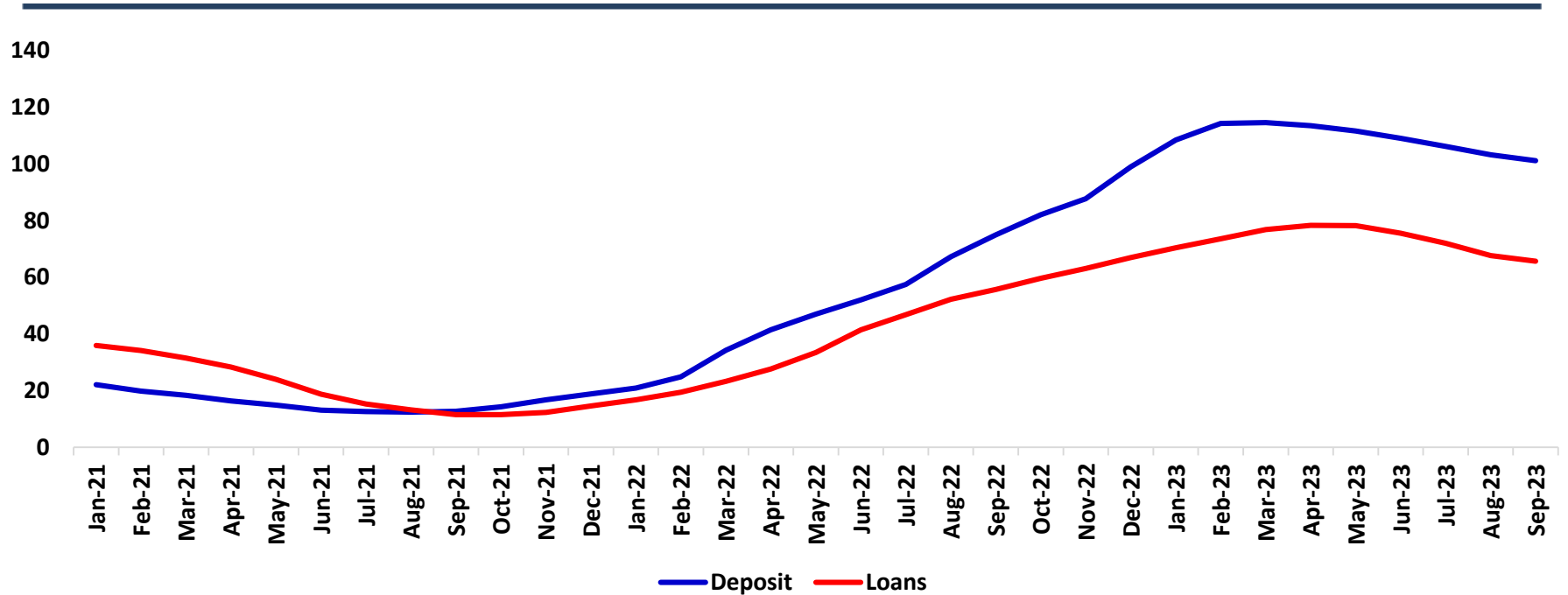


Selected Balance Sheet Items (As of gdp, perc.)

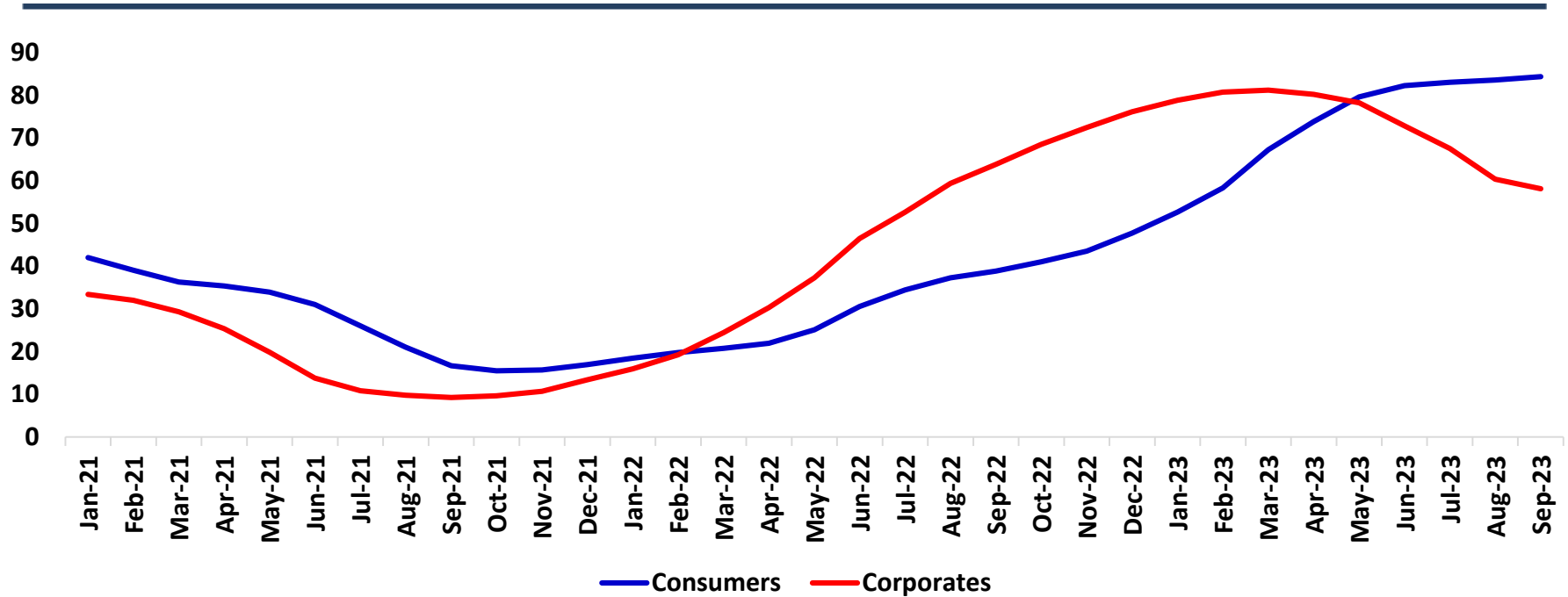
	2020	2021	2022	September 2023*
Loan	71	68	51	50
Securities	20	20	16	17
Assets	121	128	96	98
Deposit	68	74	59	62
Non-Deposit	29	32	17	17
Shareholders' equity	12	10	9	9
Liabilities	121	128	96	98

*: Gdp figure is forecast

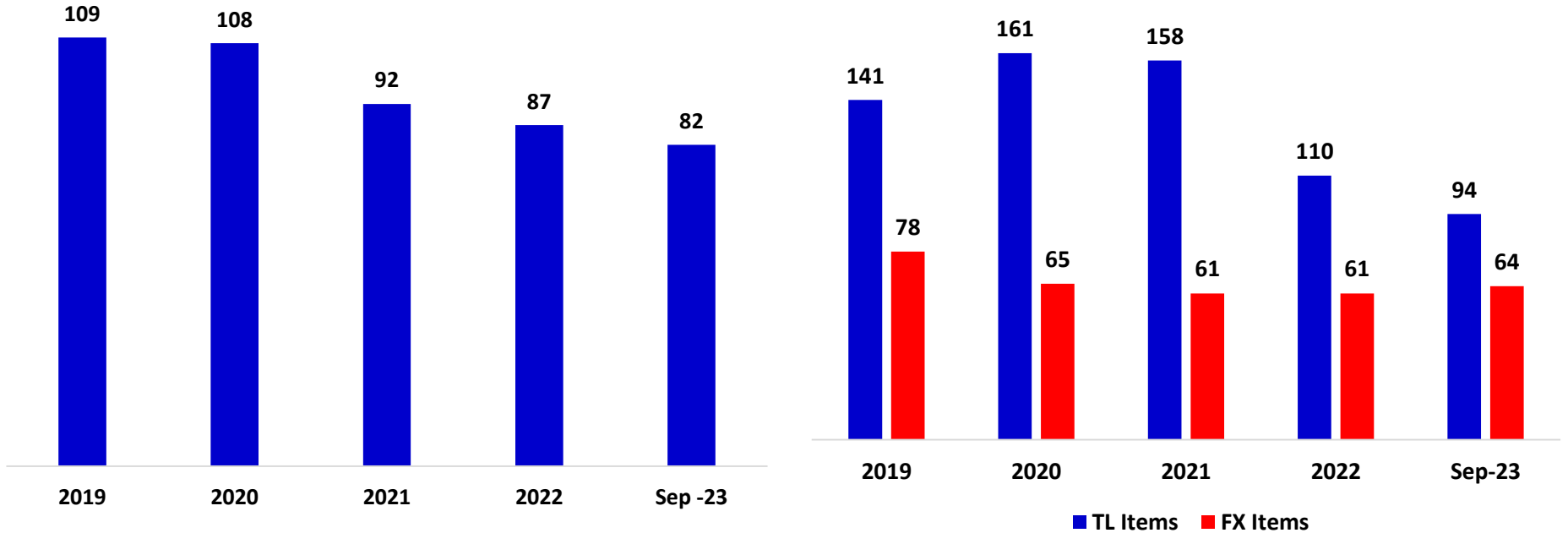
Loans and Deposits (Annual change, fixed FX rates, perc.)



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



Loans* to Deposit (Perc.)



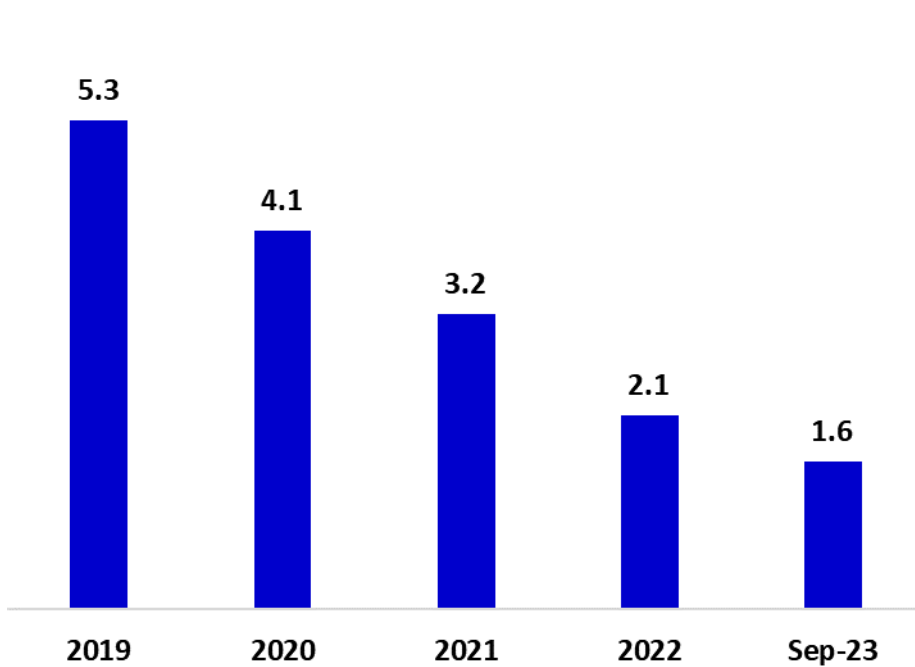
* NPL's (net) are included.



Share of TL Items (Perc.)

	2020	2021	2022	September 2023
Loans	66	58	67	68
Total assets	58	49	58	61
Deposit (Fx protected deposits included)	45	35	54	59
Non-deposit	37	35	26	24
Total liabilities	49	42	54	57

NPL to Total Loans (Perc.)



	2022	September 2023
Total	2.1	1.6
Corporates	2.2	1.6
Big companies	1.8	1.5
SMEs	2.9	1.7
Consumers	1.9	1.6
Consuming	3.3	2.9
Housing	0.2	0.1
Automobiles	0.2	0.2
Credit Cards	1.7	1.2

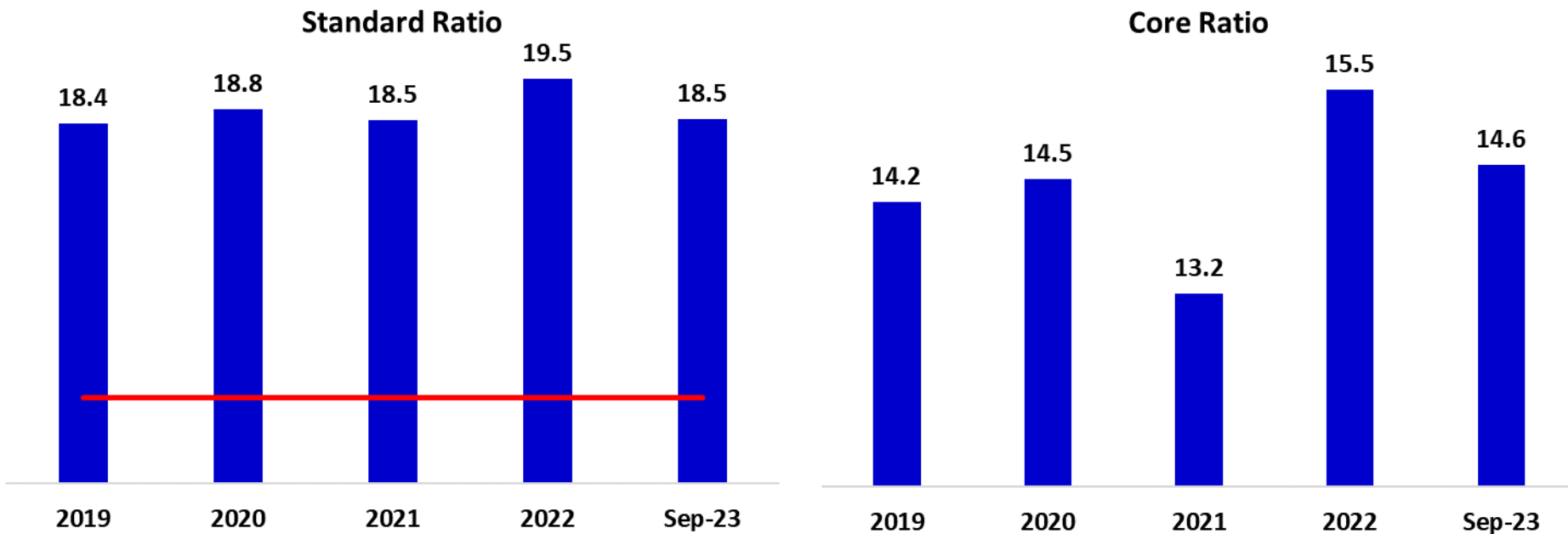


Breakdown of Loans (Perc.)

	2020	2021	2022	September 2023
Total	100	100	100	100
Corporates	77	80	80	77
Big companies	53	58	53	50
SMEs	24	22	27	28
Consumers	23	20	20	23
Consuming	11	9	9	9
Housing	8	6	5	4
Automobiles	0	0	1	1
Credit Cards	4	4	6	9



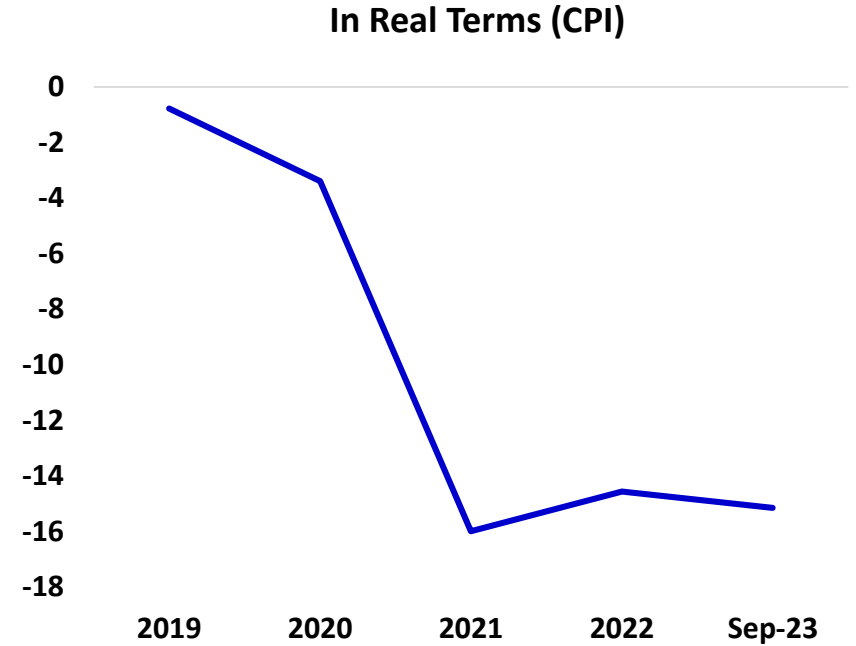
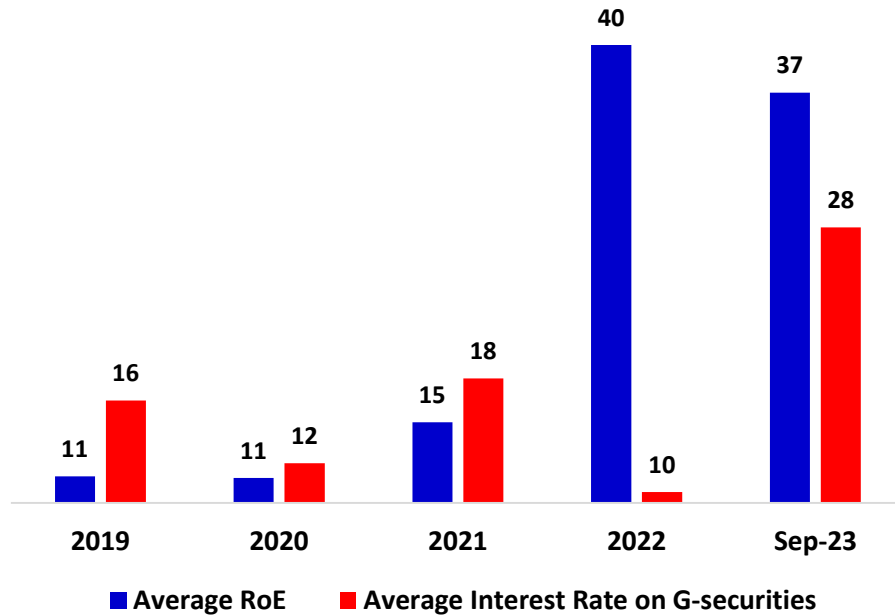
Capital Adequacy Ratio (Perc.)



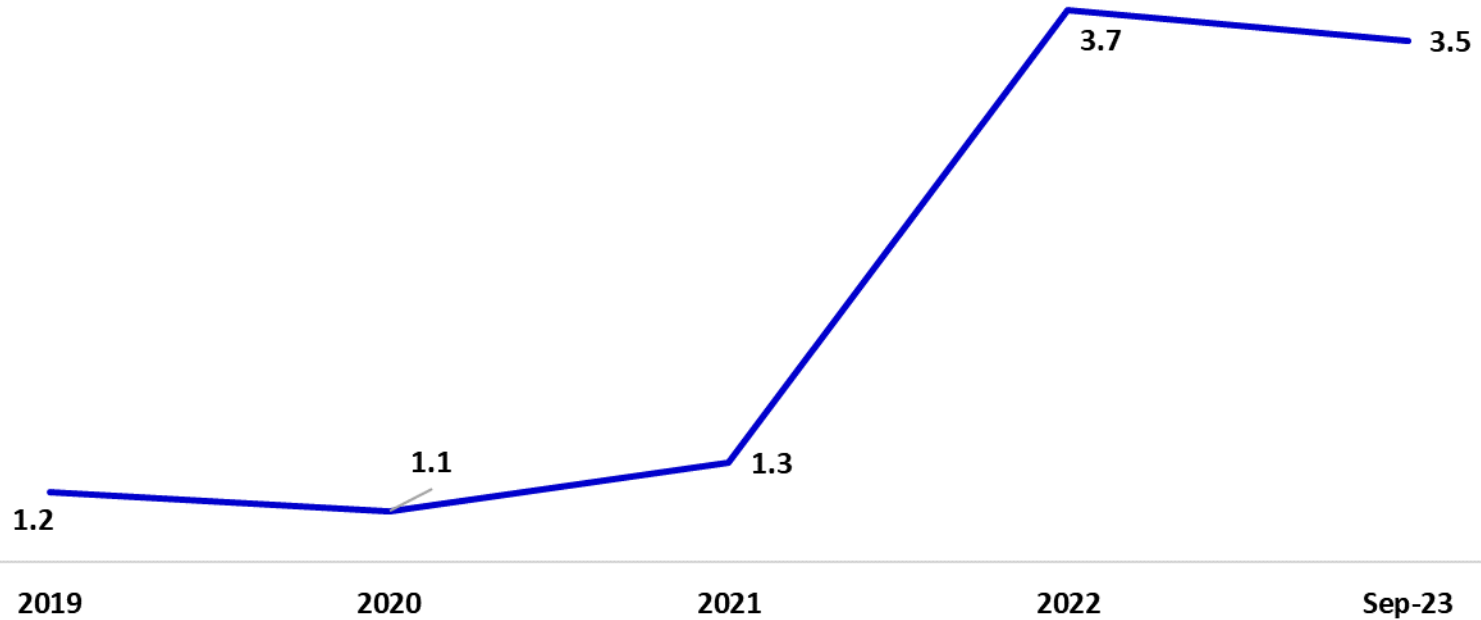
Income-Expenses (Annual, billion TL)

	Annual Change (perc.)			
	September 2022	September 2023	September 2022	September 2023
Interest income	1,144	2,084	108	82
Interest expenses	538	1,341	57	149
Net Interest income	606	743	193	23
Non-interest income	293	749	279	156
Fees and Commissions	105	245	88	132
Financial transaction	69	245	-253	257
Other Non-interest income	119	259	80	118
Gross income	899	1,493	216	66
Non-interest expenses	253	446	121	76
Personnel Expenses	72	159	67	122
Other	182	287	153	58
Provisions	211	237	176	13
Special provisions for non-performing losses	81	61	118	-25
Provisions for general loan losses	125	178	222	43
Income before tax	435	809	368	86
Provisions for taxes	113	178	382	58
Taxes, duties, charges and funds	8	19	71	132
Provisions for taxes	105	159	463	52
Income after tax	321	587	364	83

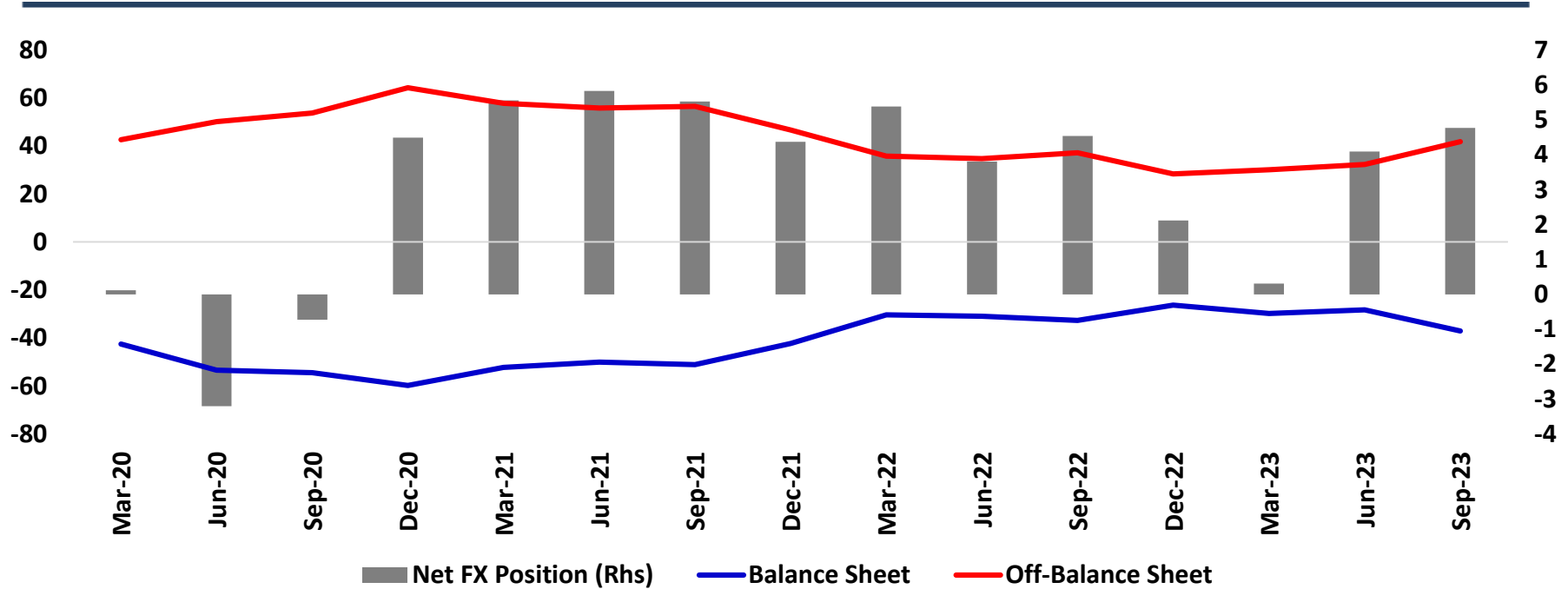
Return On Average Equity (Annual, Perc.)



Return On Average Asset (Annual, perc.)

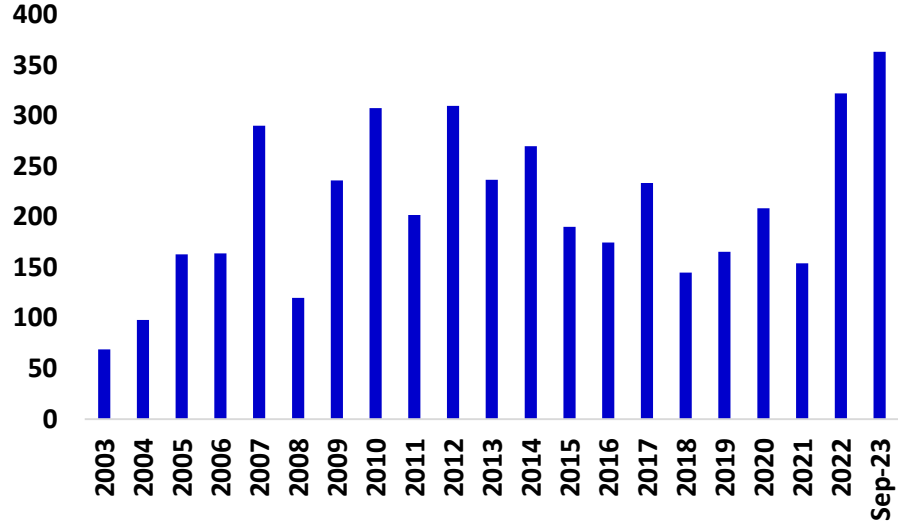


FX Position (Billion USD)

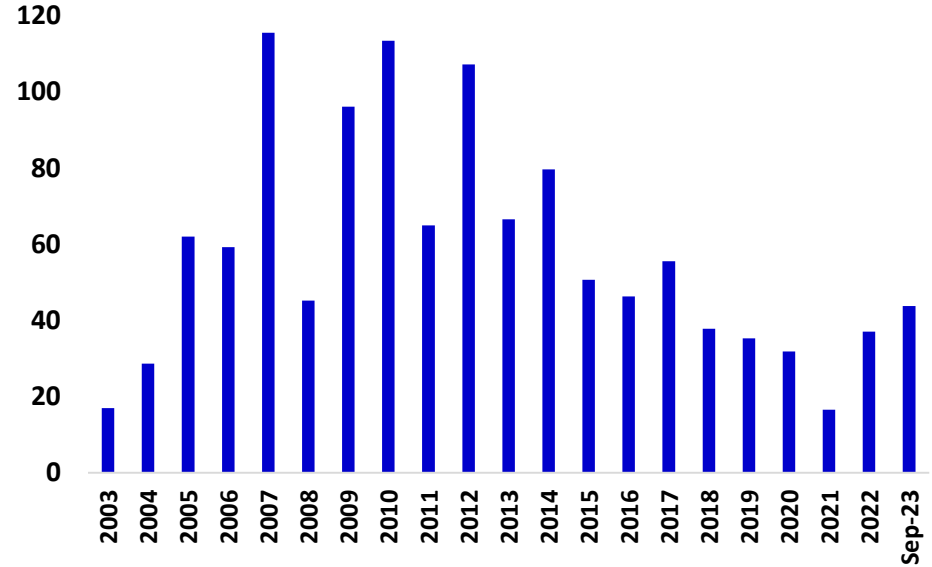


Market Capitalization (Billion USD)

Borsa İstanbul (General Index)



Banks and Financial Institution

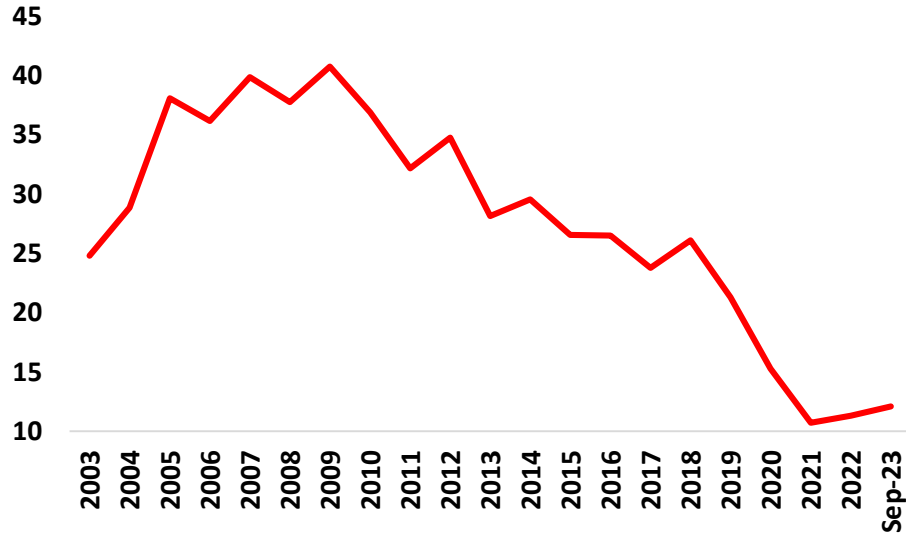


Except QNB Finansbank A.Ş.



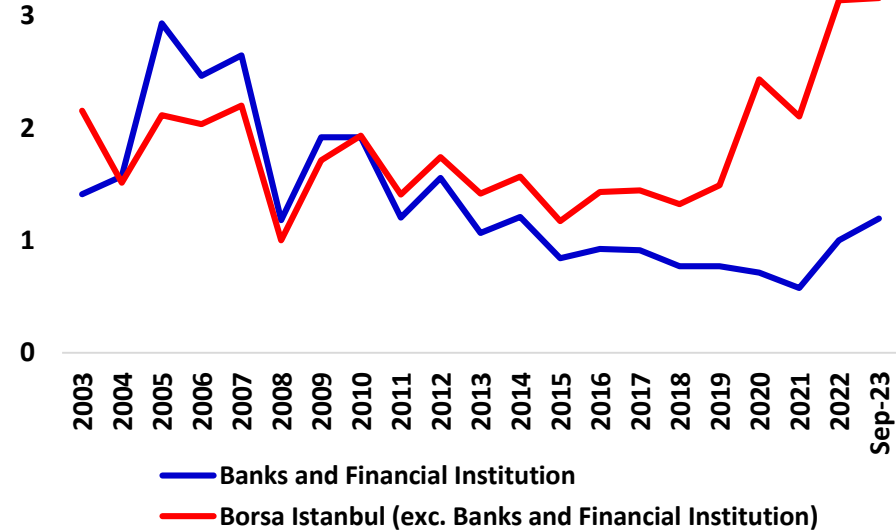
Borsa İstanbul ve Banking Sector

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



Except QNB Finansbank A.Ş.

Market Cap./Book Value (perc.)



Thank You

