



# **Banking Sector In Turkey**

## **March 2020**

May 2020

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This study was prepared using data provided by BRSA, TurkStat, Reuters

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.

# Balance Sheet (Billion TL)

	March 2020	Share (perc.)	Change (per.)	
			Q-Q	Y-Y
Liquid assets	653	13	1	3
Securities portfolio	748	15	13	41
Loans	2,897	59	9	15
Permanent assets	137	3	1	12
Other assets	438	9	11	30
<b>Total Assets</b>	<b>4,873</b>	<b>100</b>	<b>8</b>	<b>18</b>
Deposits	2,796	57	9	27
Non-deposit funds	1,104	23	11	2
Shareholders' equity	500	10	2	16
Other liabilities	473	10	9	14
<b>Total liabilities</b>	<b>4,873</b>	<b>100</b>	<b>8</b>	<b>18</b>

# Balance Sheet (Billion USD)

	March 2020	Change (per.)	
		Q-Q	Y-Y
Liquid assets	99	-8	-11
Securities portfolio	114	2	21
Loans	441	-1	-1
Permanent assets	21	-8	-4
Other assets	32	4	32
<b>Total Assets</b>	<b>742</b>	<b>-2</b>	<b>1</b>
Deposits	426	-2	9
Non-deposit funds	168	0	-13
Shareholders' equity	76	-8	-1
Other liabilities	59	-5	-2
<b>Total liabilities</b>	<b>742</b>	<b>-2</b>	<b>1</b>



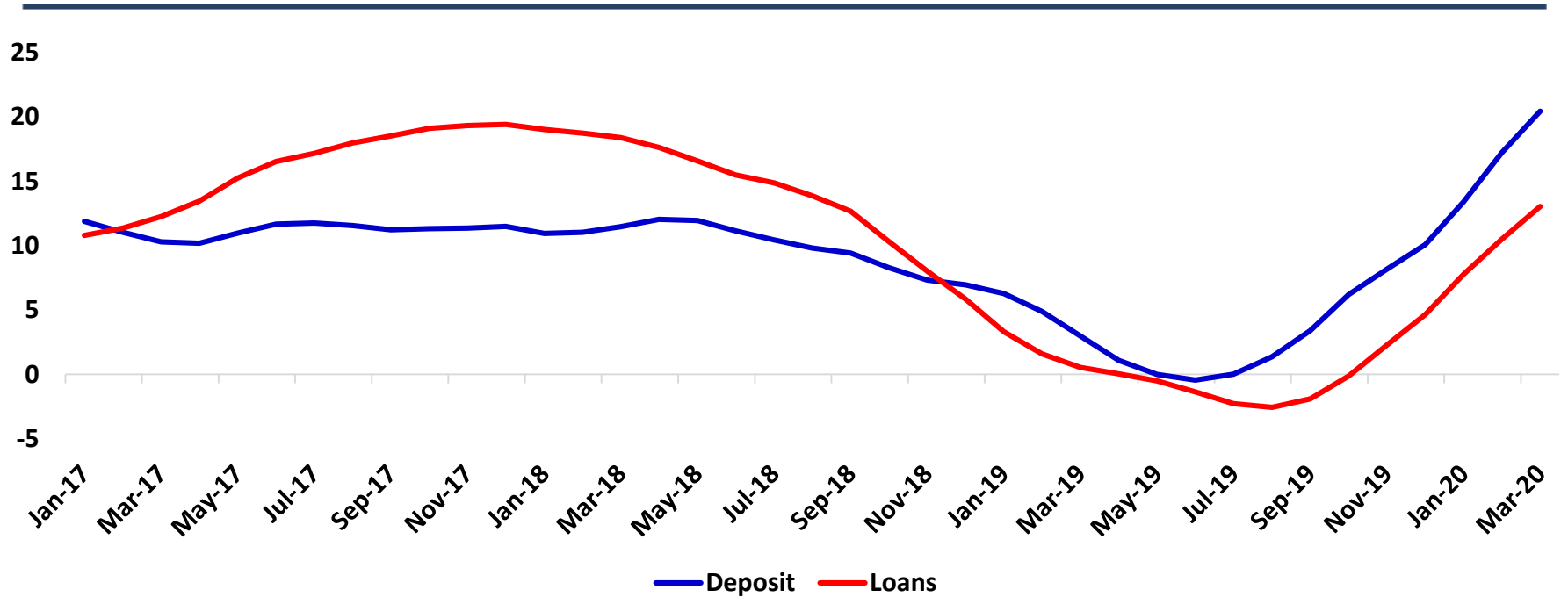
# Balance Sheet (As of Gdp, perc.)

	2017	2018	2019	March 2020*
Loan	68	64	63	65
Securities	13	13	16	17
<b>Assets</b>	<b>105</b>	<b>104</b>	<b>105</b>	<b>110</b>
Deposit	55	55	60	63
Non-Deposit	29	28	24	25
Shareholders' equity	12	11	12	11
<b>Liabilities</b>	<b>105</b>	<b>104</b>	<b>105</b>	<b>110</b>

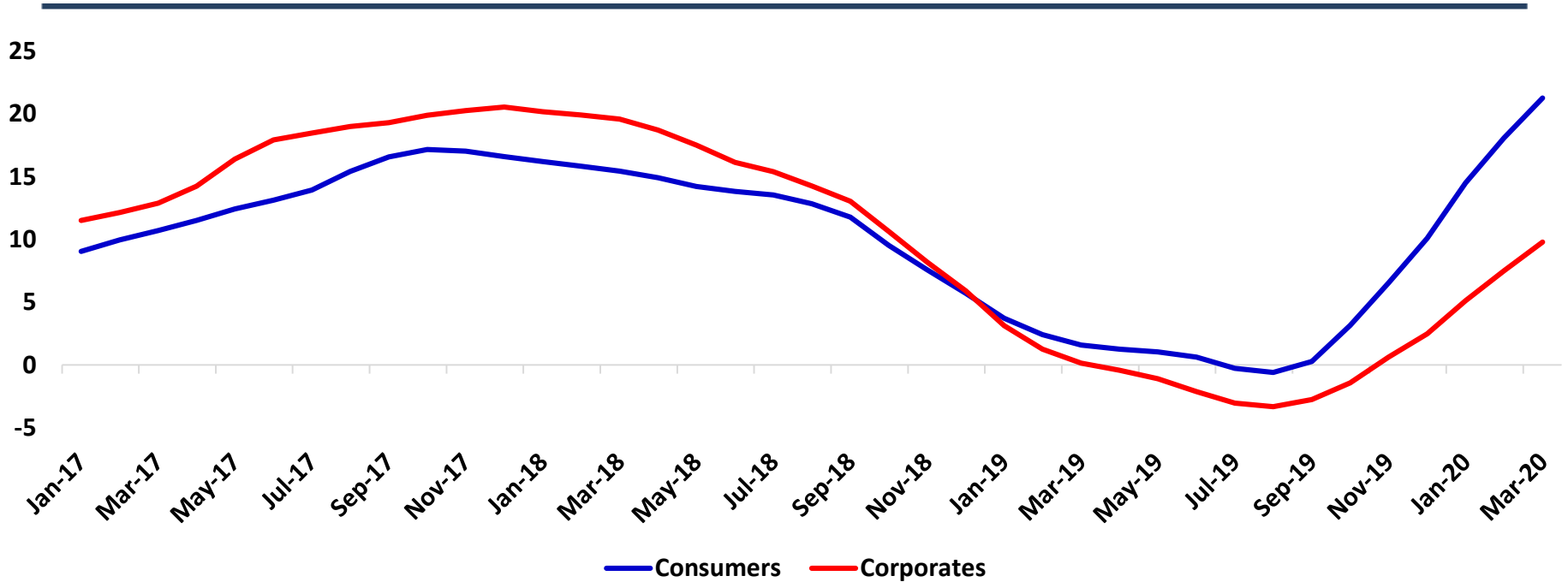
\*: Forecast



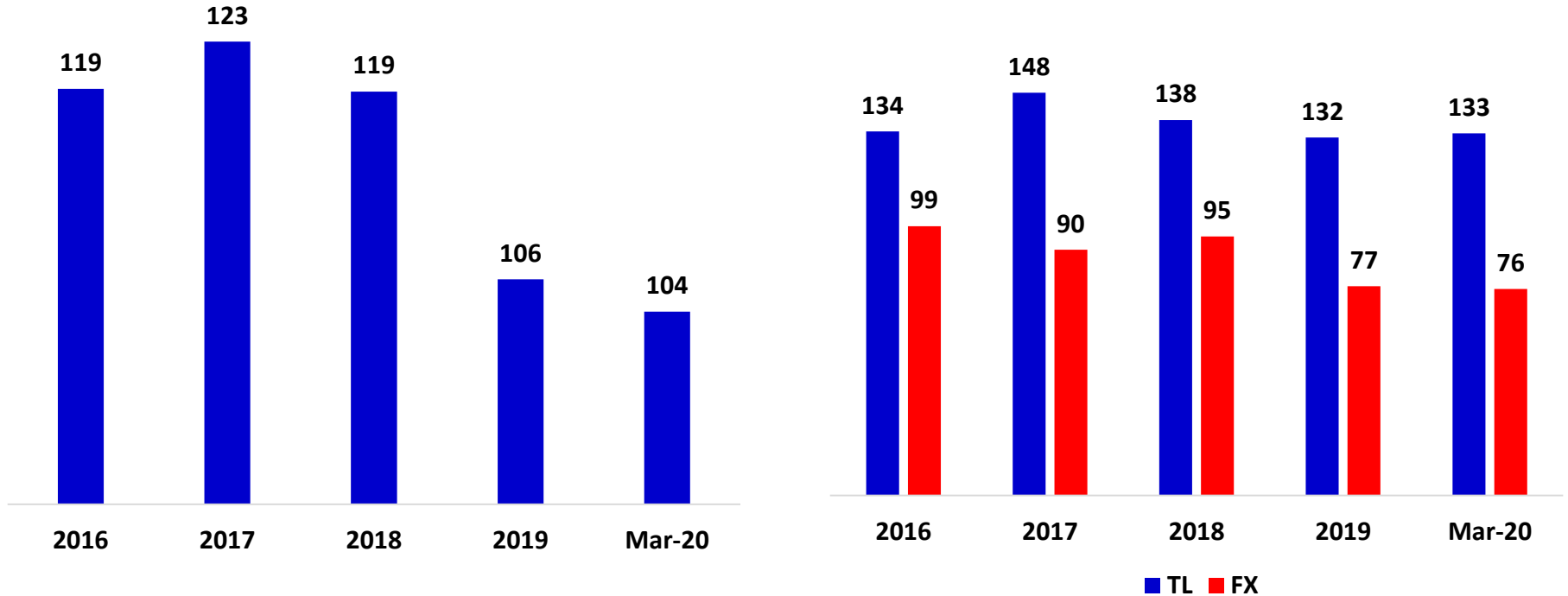
# Loans and Deposit (Annual change, fixed prices, perc.)



# Loans (Annual change, fixed prices, perc.)



# Loans to Deposit (Perc.)

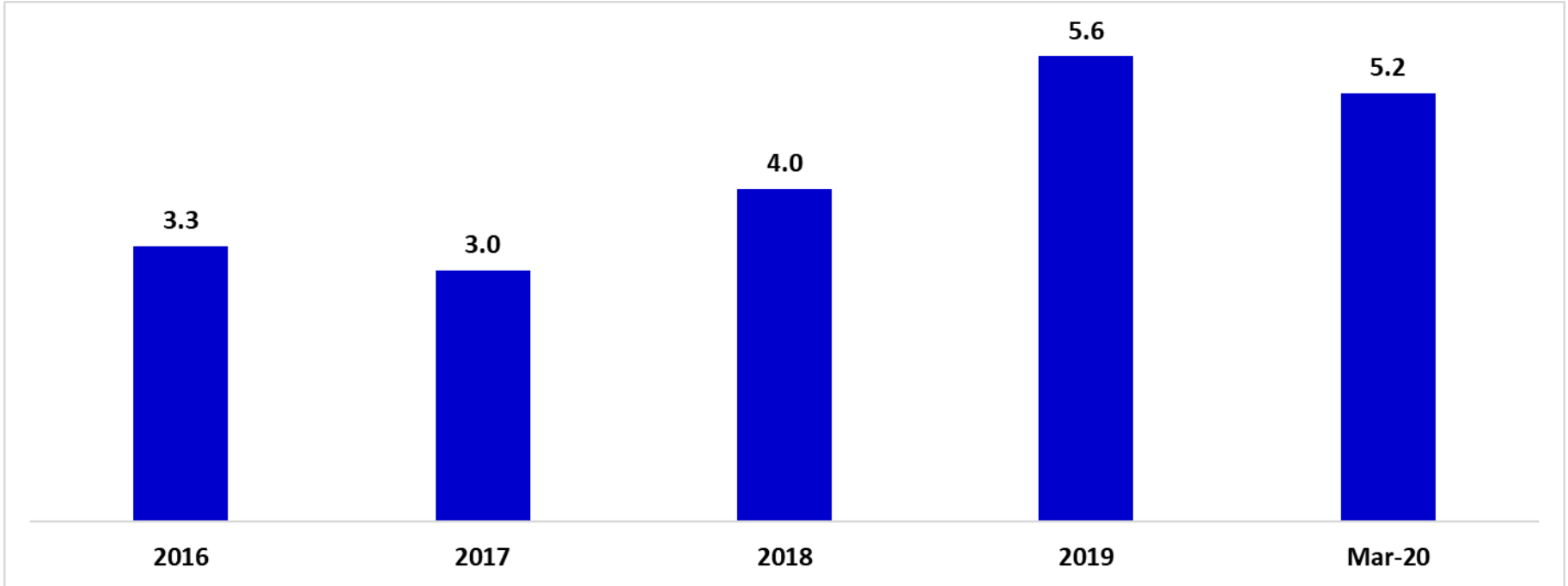




# Share of TL Items (Perc.)

	2017	2018	2019	March 2020
Loans	68	60	62	62
<b>Total Assets</b>	<b>61</b>	<b>56</b>	<b>57</b>	<b>56</b>
Deposit	56	51	49	48
Non-Deposit	28	25	26	28
<b>Total Liabilities</b>	<b>53</b>	<b>50</b>	<b>50</b>	<b>50</b>

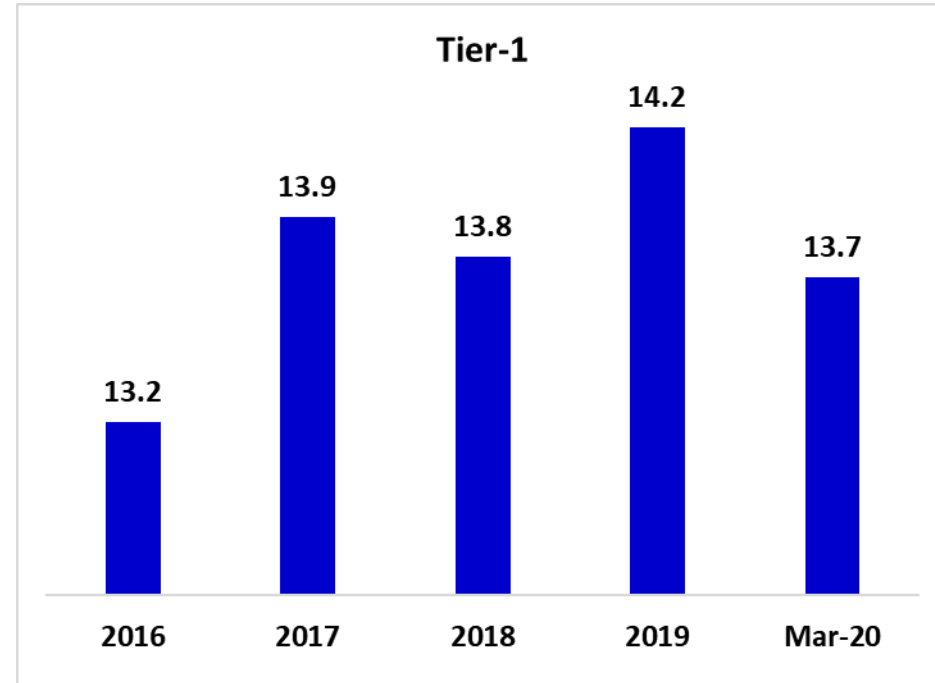
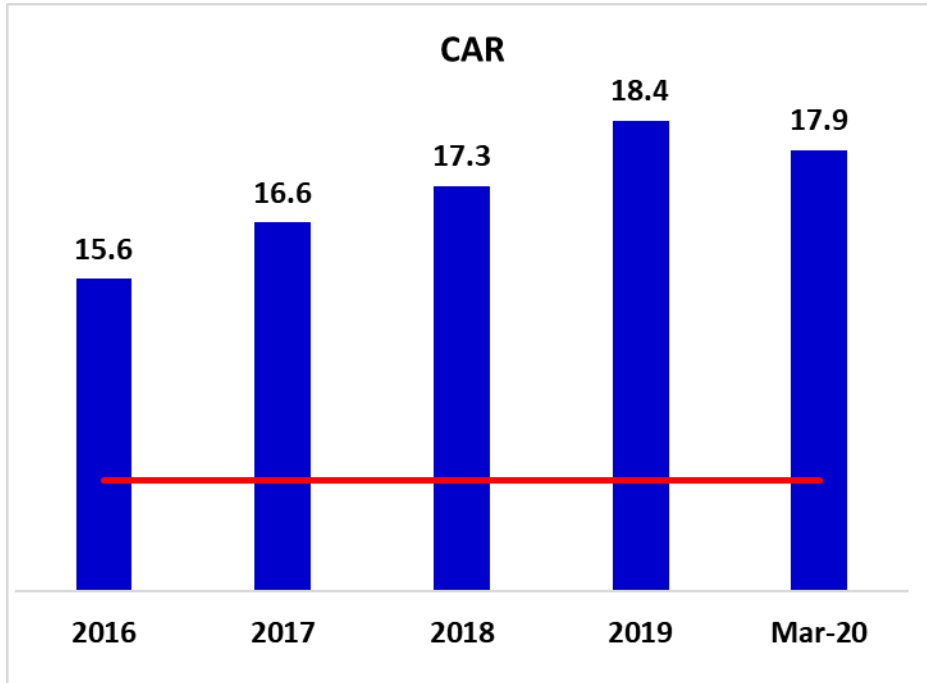
# NPL to Total Loans (Perc.)



# Breakdown of Loans (Perc.)

	2017	2018	2019	March 2020
<b>Total</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>
<b>Corporates</b>	<b>77</b>	<b>79</b>	<b>78</b>	<b>77</b>
Big Companies	52	53	55	53
SMEs	27	26	23	24
<b>Consumers</b>	<b>23</b>	<b>21</b>	<b>22</b>	<b>23</b>
Consuming	9	9	10	7
Housing	9	8	7	0
Automobiles	0	0	0	10
Credit Cards	4	4	4	5

# Capital Adequacy Ratio (Perc.)

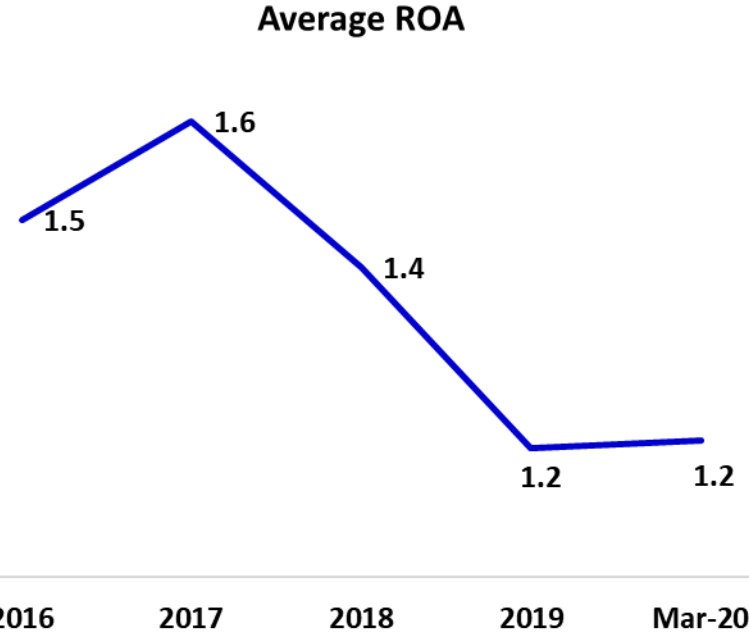
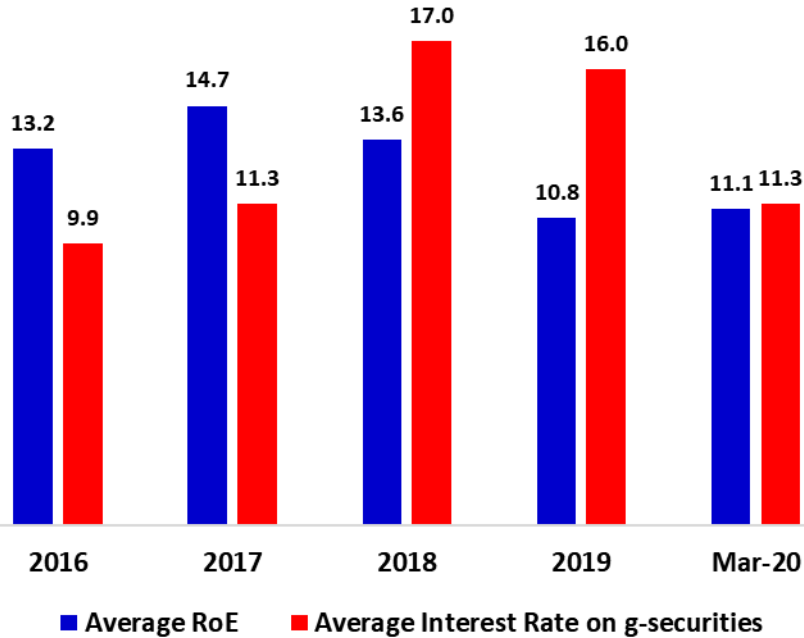


# Selected Income-Expenses Items (Annual, Billion TL)

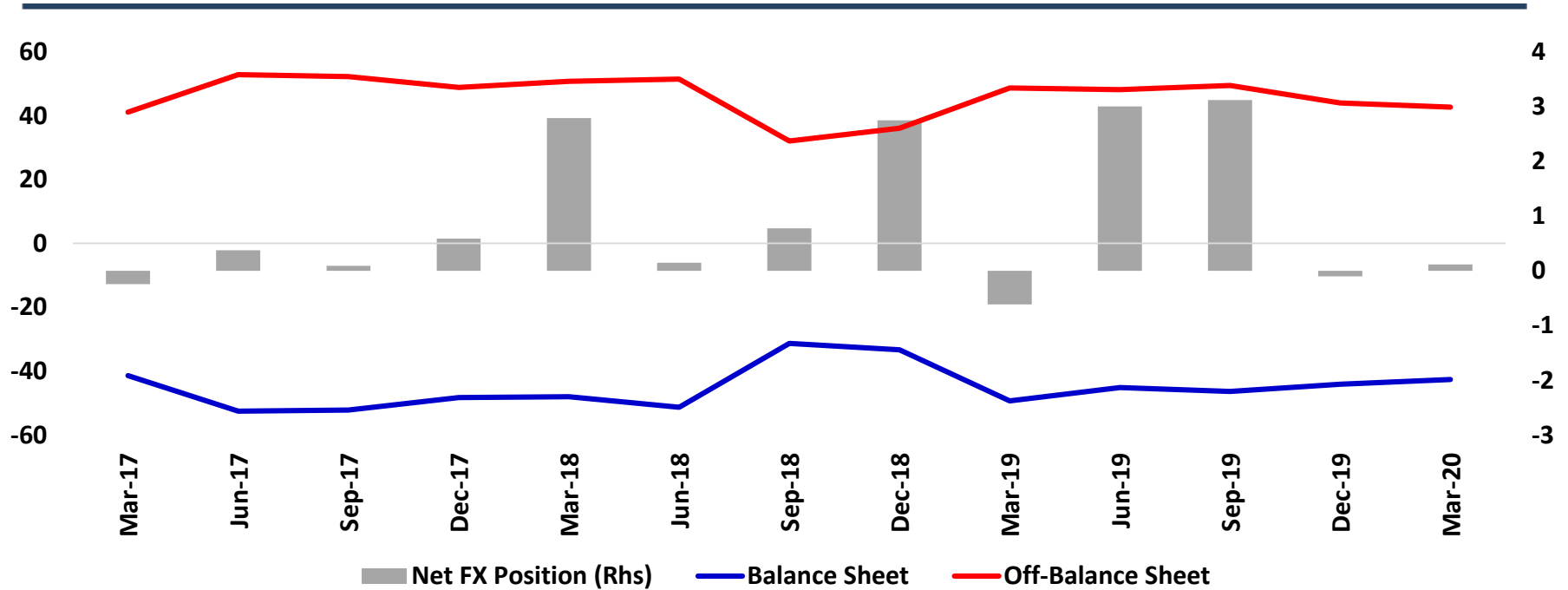
	Change (per.)		
	March 2020	Q-Q	Y-Y
<b>Interest margin before special provision</b>	<b>182</b>	<b>12</b>	<b>22</b>
Interest income	417	-1	5
Interest expenses	235	-9	-6
<b>Non-interest margin</b>	<b>-27</b>	<b>43</b>	<b>58</b>
Non-interest income	65	-3	4
Non-interest expenses	92	7	15
<b>Interest and non-interest margin</b>	<b>155</b>	<b>8</b>	<b>17</b>
<b>Provisions for risks</b>	<b>85</b>	<b>8</b>	<b>28</b>
Special provisions for non-performing losses	59	5	48
Provisions for general loan losses	23	15	-10
<b>Income before tax</b>	<b>71</b>	<b>8</b>	<b>6</b>
<b>Provisions for taxes</b>	<b>18</b>	<b>10</b>	<b>18</b>
Taxes, duties, charges and funds	4	5	21
Income taxes	13	12	18
<b>Income after tax</b>	<b>53</b>	<b>7</b>	<b>2</b>



# Return On Average Equity (Perc.)



# FX Position (Billion USD)



Thank You

