



# **Banking Sector In Turkey**

## **June 2020**

August 2020

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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*	3,258	Shareholders' equity	558
Securities	903	Deposits	3,060
Liquid assets	658	Non-deposit funds	1,228
Other assets	537	Other liabilities	510
<b>Total assets</b>	<b>5,356</b>	<b>Total liabilities</b>	<b>5,356</b>

## For Info

TL	3,190	TL	2,777
Fx	2,166	Fx	2,579

\*: NPL and Provisions are excluded.



# Balance Sheet (TL Billion)

	December 2019	June 2020	Share (perc.)	Annual Change (per.)	
				YtD	Y-Y
Liquid assets	698	658	12	-2	-6
Securities portfolio	661	903	17	37	54
Loans	2,657	3,258	61	23	28
Permanent assets	135	142	3	5	12
Other assets	340	396	8	3	17
<b>Total assets</b>	<b>4,492</b>	<b>5,356</b>	<b>100</b>	<b>19</b>	<b>26</b>
Deposits	2,567	3,060	57	19	35
Non-deposit funds	998	1,228	23	23	14
Shareholders' equity	492	558	10	13	24
Other liabilities	435	509	10	17	18
<b>Total liabilities</b>	<b>4,492</b>	<b>5,356</b>	<b>100</b>	<b>19</b>	<b>26</b>



# Balance Sheet (USD Billion)

	December 2019	June 2020	Change (per.)	
			YtD	Y-Y
Liquid assets	118	96	-18	-18
Securities portfolio	111	132	19	30
Loans	447	476	6	8
Permanent assets	23	21	-9	-5
Other assets	57	58	-11	-2
<b>Total assets</b>	<b>756</b>	<b>783</b>	<b>3</b>	<b>6</b>
Deposits	432	447	3	13
Non-deposit funds	168	180	7	-4
Shareholders' equity	83	82	-2	4
Other liabilities	73	74	2	-1
<b>Total liabilities</b>	<b>756</b>	<b>783</b>	<b>3</b>	<b>6</b>

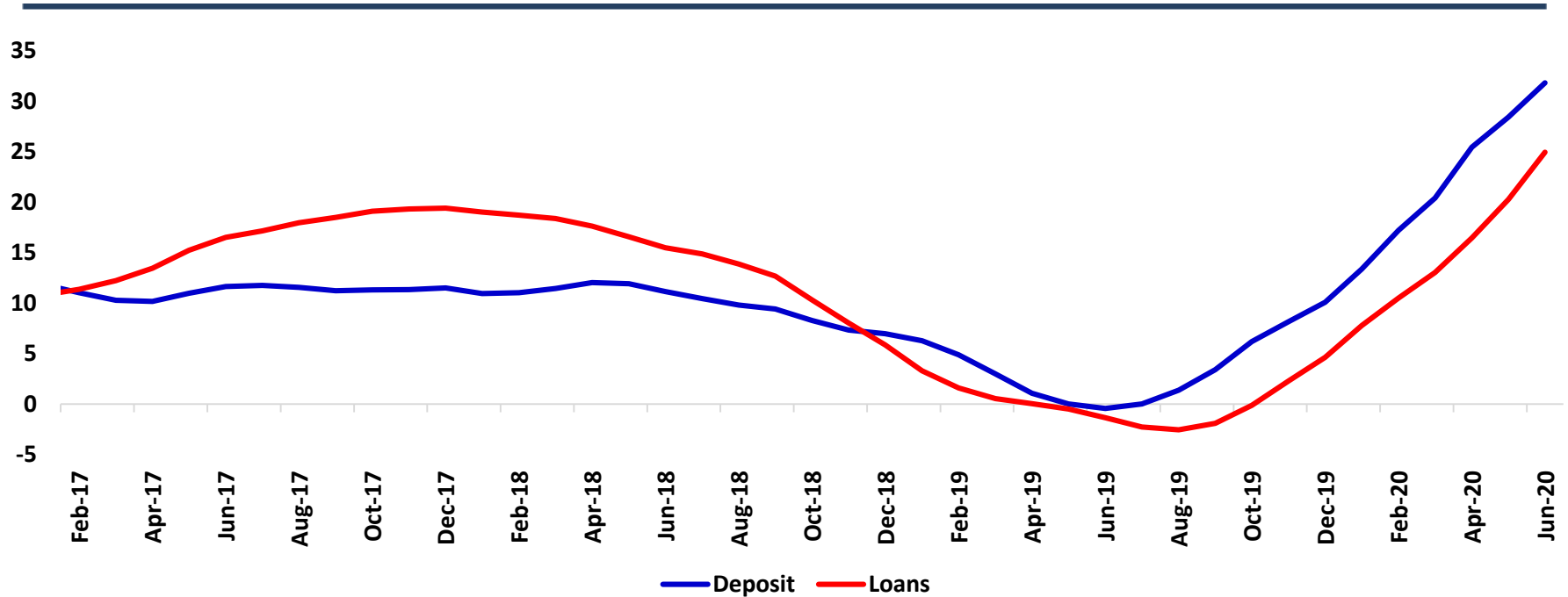
# Balance Sheet (As of Gdp, perc.)

	2017	2018	2019	June 2020*
Loan	68	64	63	73
Securities	13	13	16	20
<b>Assets</b>	<b>105</b>	<b>104</b>	<b>105</b>	<b>120</b>
Deposit	55	55	60	69
Non-Deposit	29	28	24	28
Shareholders' equity	12	11	12	13
<b>Liabilities</b>	<b>105</b>	<b>104</b>	<b>105</b>	<b>120</b>

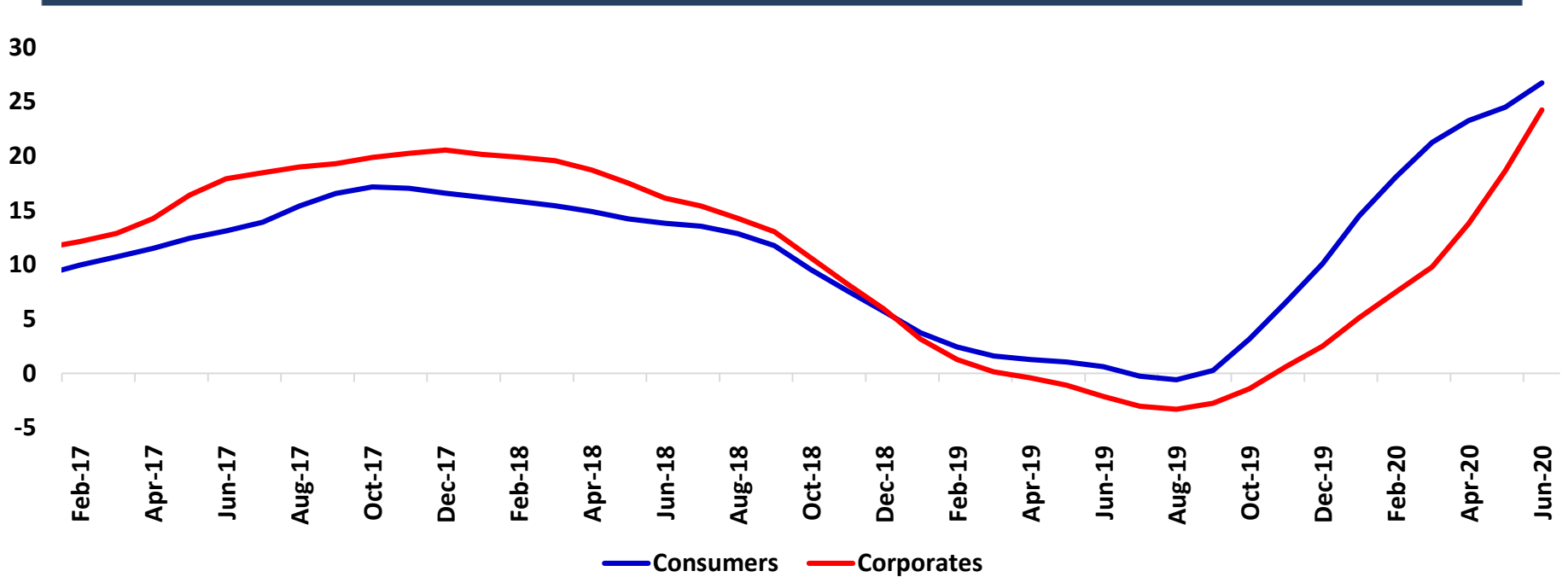
\*: Forecast



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

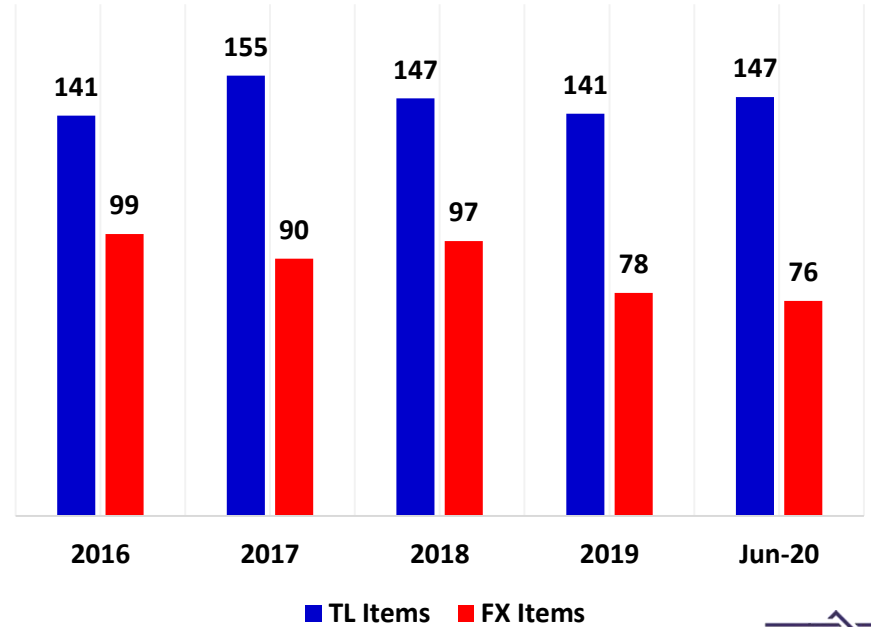
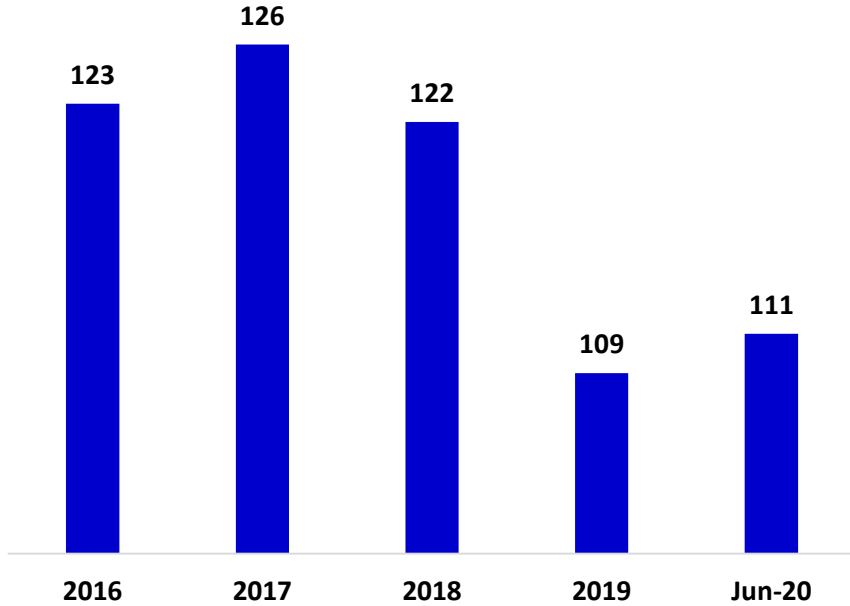


# Loans (Annual change, fixed prices, perc.)





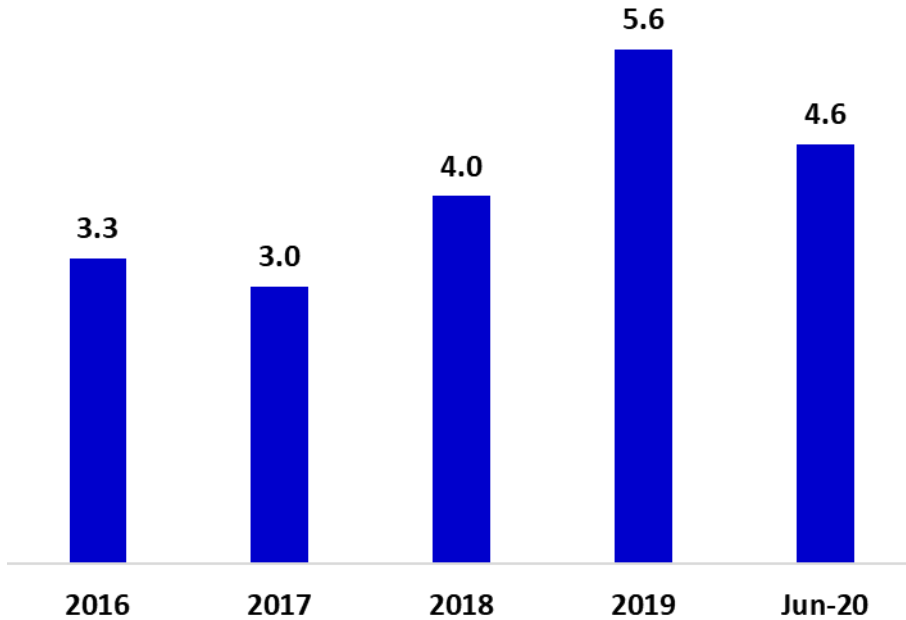
# Loans to Deposit (Perc.)



# Share of TL Items (Perc.)

	2017	2018	2019	June 2020
Loans	68	60	62	65
<b>Total assets</b>	<b>61</b>	<b>56</b>	<b>57</b>	<b>60</b>
Deposit	56	51	49	50
Non-deposit	28	25	26	32
<b>Total liabilities</b>	<b>53</b>	<b>50</b>	<b>50</b>	<b>52</b>

# NPL to Total Loans (Perc.)



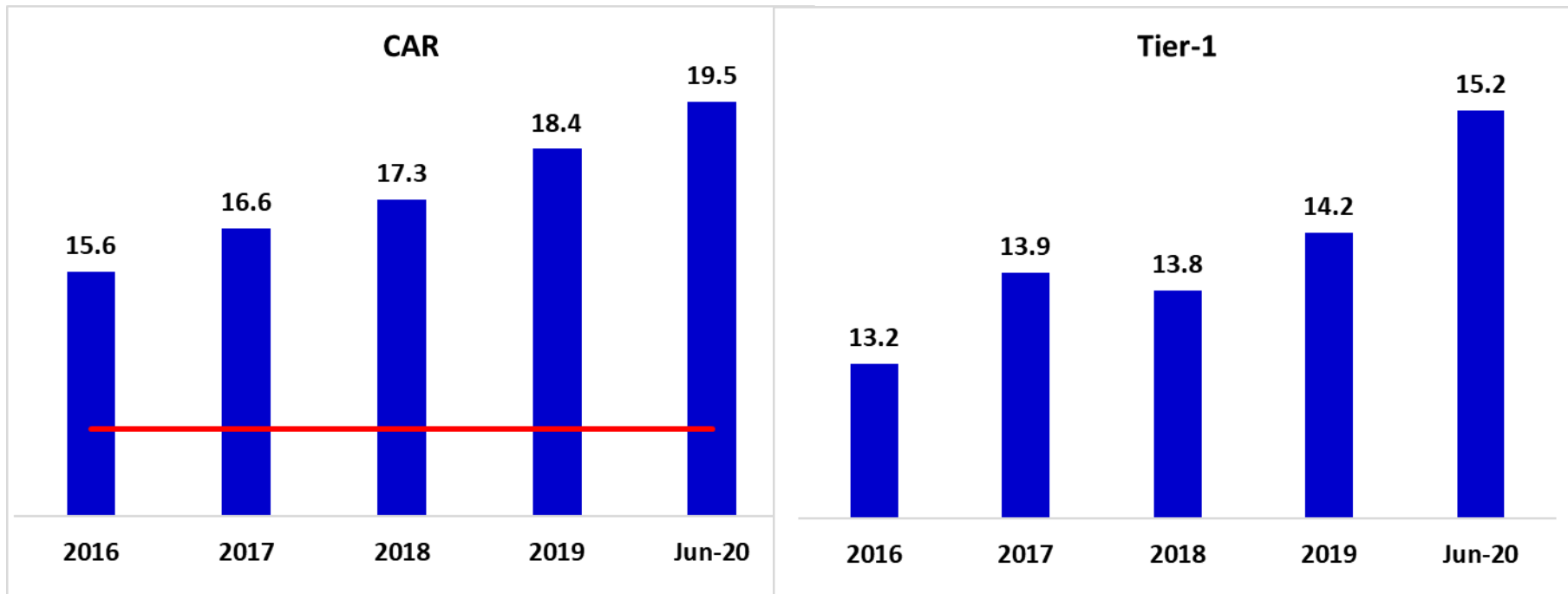
	2019	June 2020
<b>Total</b>	<b>5.6</b>	<b>4.6</b>
<b>Corporates</b>	<b>6.2</b>	<b>5.1</b>
Big companies	4.6	3.9
SMEs	10.1	7.6
<b>Consumers</b>	<b>3.4</b>	<b>2.7</b>
Consuming	4.6	3.4
Housing	0.6	0.5
Automobiles	2.9	2.0
Credit Cards	5.6	5.3

# Breakdown of Loans (Perc.)

	2017	2018	2019	June 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>78</b>
Big companies	52	53	55	52
SMEs	27	26	23	26
<b>Consumers</b>	<b>23</b>	<b>21</b>	<b>22</b>	<b>22</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 (January-June, Billion TL)

	2019	2020	Annual Change (perc.)	
			June 2019	June 2020
Interest income	213	197	40	-8
Interest expenses	140	89	63	-36
<b>Net Interest income</b>	<b>73</b>	<b>108</b>	<b>10</b>	<b>47</b>
<b>Non-interest income</b>	<b>35</b>	<b>39</b>	<b>35</b>	<b>12</b>
Fees and Commissions	23	22	38	-6
Financial transaction	11	17	27	48
Other Non-interest income	23	22	54	-3
<b>Gross income</b>	<b>108</b>	<b>147</b>	<b>17</b>	<b>36</b>
<b>Non-interest expenses</b>	<b>41</b>	<b>55</b>	<b>19</b>	<b>36</b>
Personnel Expenses	17	20	24	20
Other	24	35	16	47
<b>Provisions</b>	<b>36</b>	<b>49</b>	<b>72</b>	<b>37</b>
Special provisions for non-performing losses	22	20	87	-10
Provisions for general loan losses	14	28	53	105
<b>Income before tax</b>	<b>31</b>	<b>42</b>	<b>-16</b>	<b>34</b>
<b>Provisions for taxes</b>	<b>7</b>	<b>11</b>	<b>-22</b>	<b>68</b>
Taxes, duties, charges and funds	2	2	37	12
Provisions for taxes	5	9	-35	93
<b>Income after tax</b>	<b>25</b>	<b>31</b>	<b>-14</b>	<b>25</b>

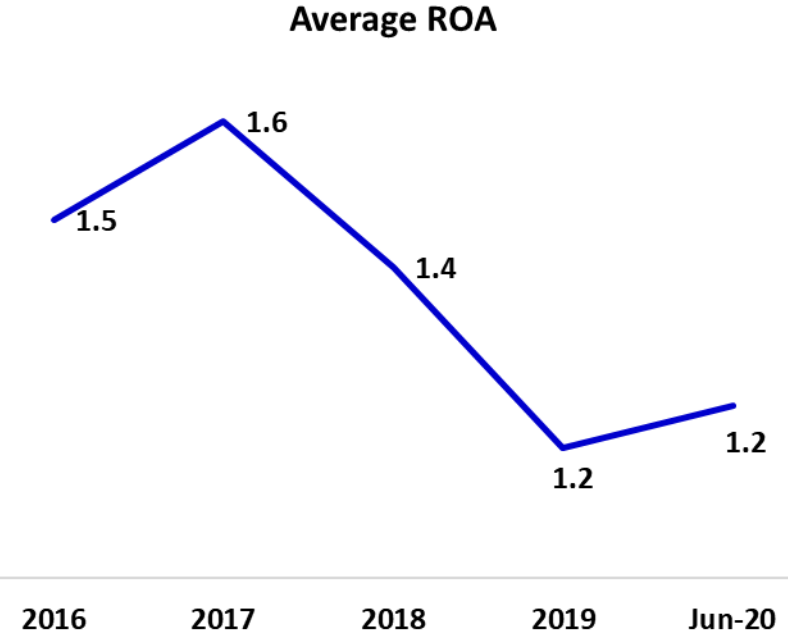
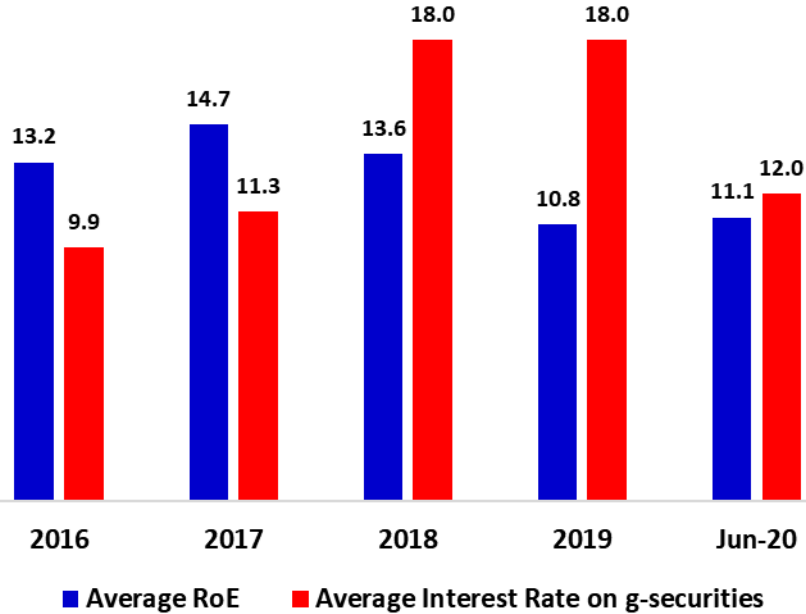


# Selected Income-Expenses Items (Annual, Billion TL)

			Change (per.c)	
	June 2019	June 2020	June 2019	June 2020
<b>Interest margin before special provision</b>	<b>153</b>	<b>197</b>	<b>22</b>	<b>29</b>
Interest income	429	404	50	-6
Interest expenses	276	208	72	-25
<b>Non-interest margin</b>	<b>-18</b>	<b>-29</b>	<b>-24</b>	<b>57</b>
Non-interest income	62	71	42	14
Non-interest expenses	81	100	19	24
<b>Interest and non-interest margin</b>	<b>135</b>	<b>168</b>	<b>33</b>	<b>25</b>
<b>Provisions for risks</b>	<b>72</b>	<b>91</b>	<b>120</b>	<b>28</b>
Special provisions for non-performing losses	46	54	111	19
Provisions for general loan losses	26	35	141	35
<b>Income before tax</b>	<b>63</b>	<b>76</b>	<b>-8</b>	<b>21</b>
<b>Provisions for taxes</b>	<b>14</b>	<b>20</b>	<b>-13</b>	<b>50</b>
Taxes, duties, charges and funds	4	4	35	12
Income taxes	10	16	-24	64
<b>Income after tax</b>	<b>49</b>	<b>56</b>	<b>-6</b>	<b>13</b>

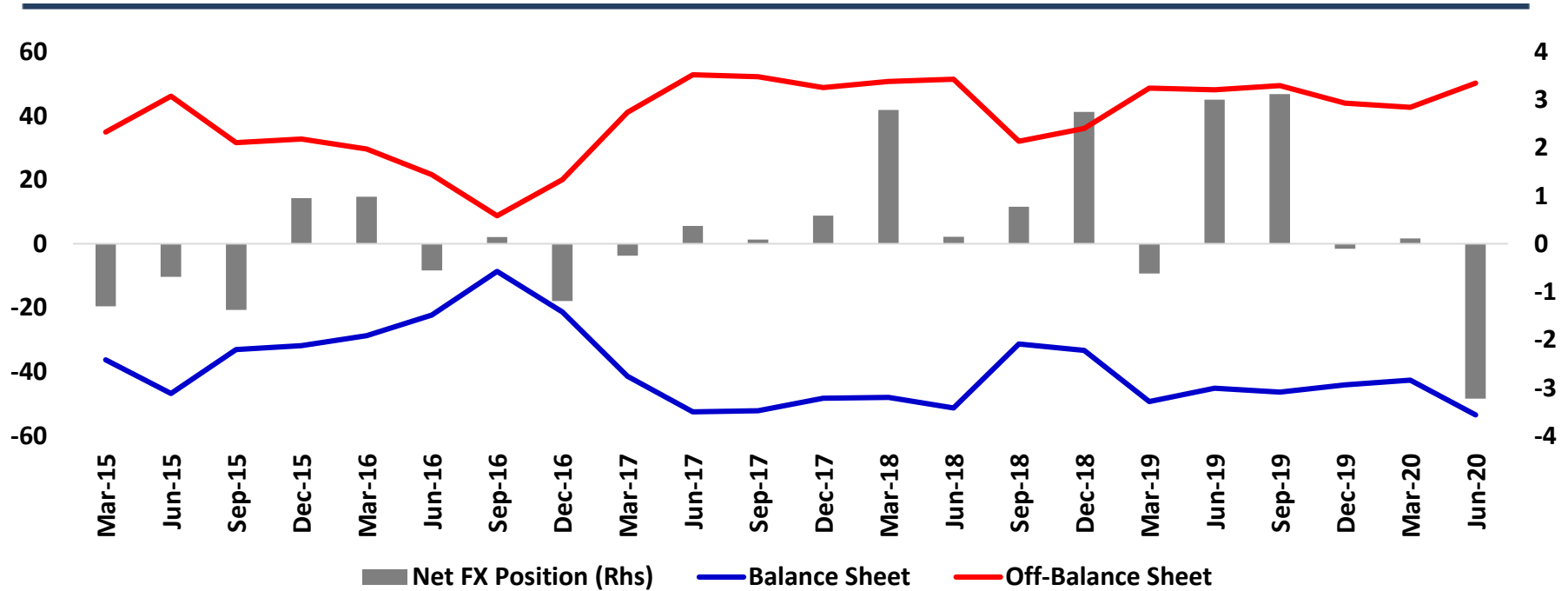


# Return On Average Equity (Perc.)



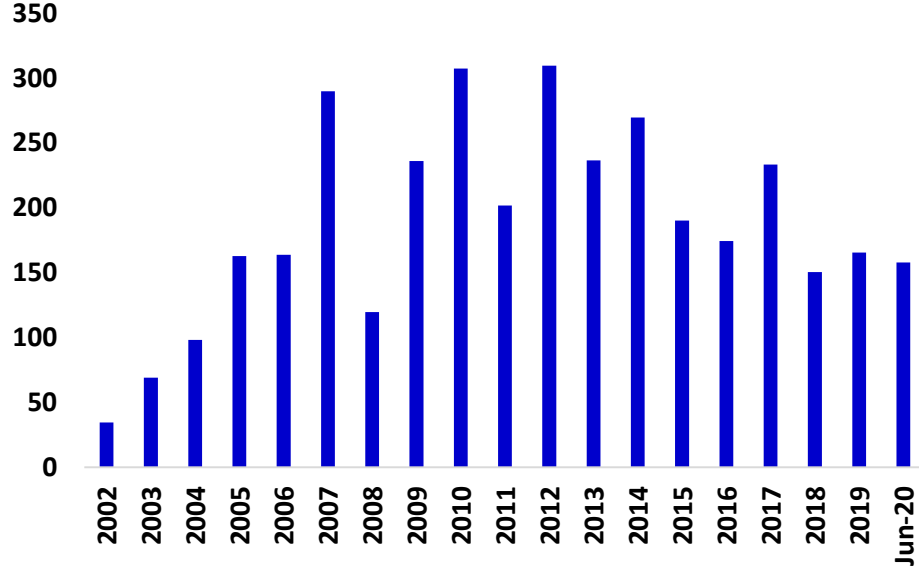


# FX Position (Billion USD)



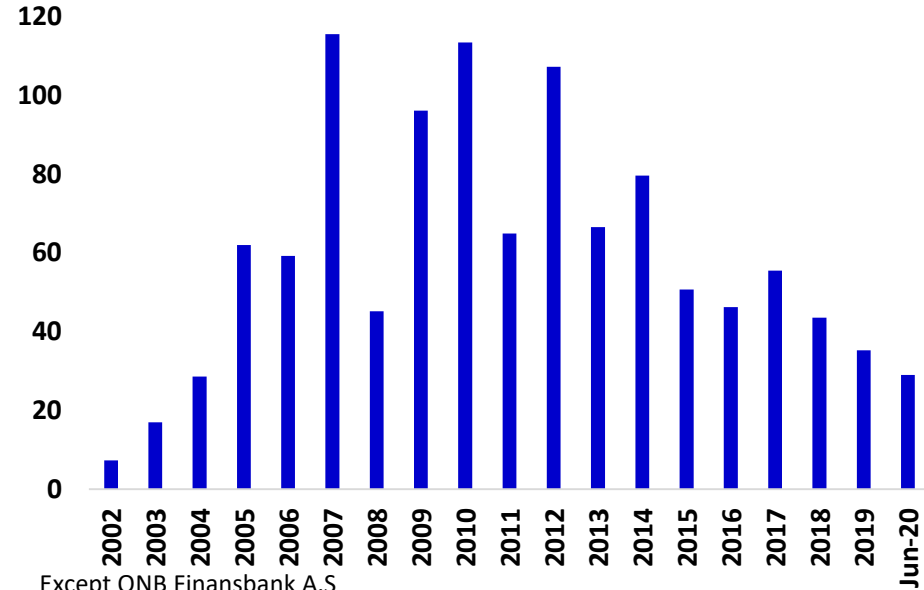
# Market Capitalisation (Billion USD)

## Borsa İstanbul



Except QNB Finansbank A.Ş

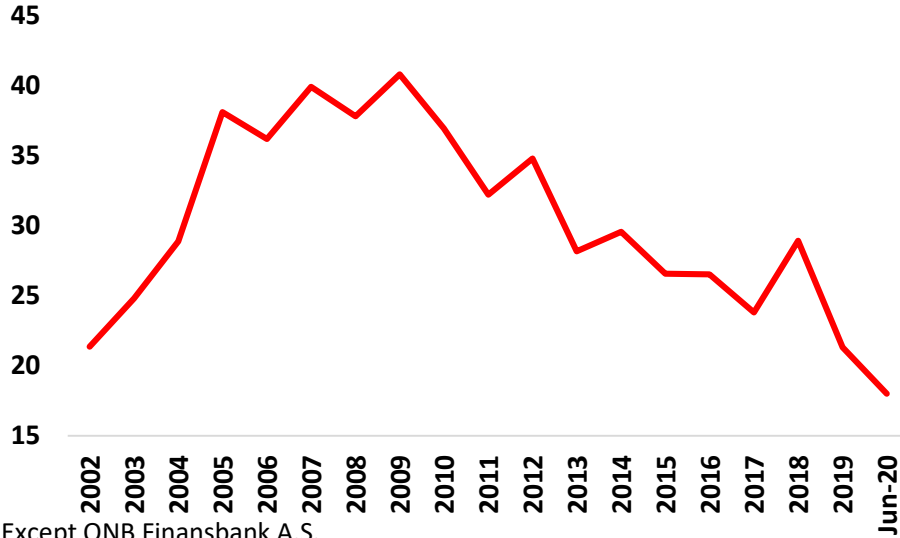
## Banks and Financial Institution



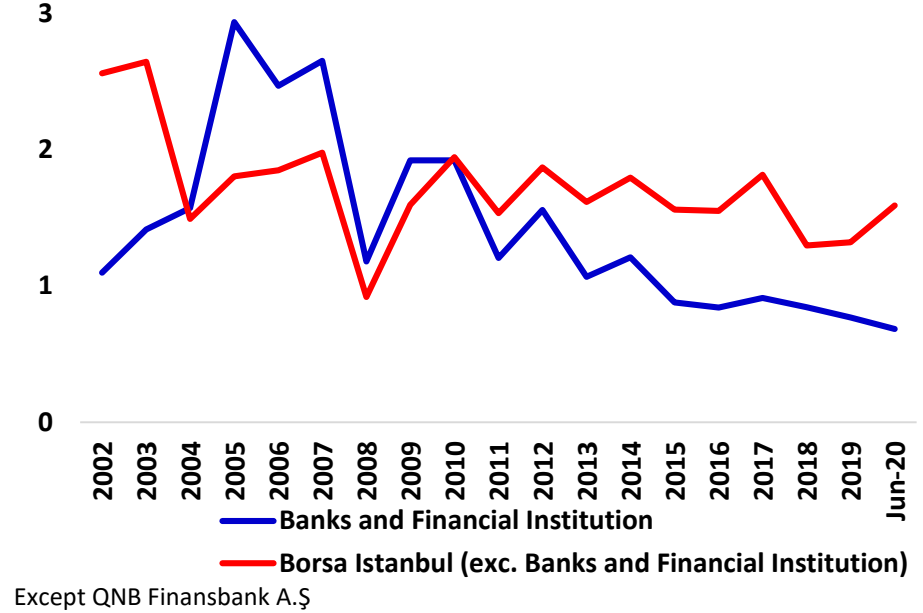
Except QNB Finansbank A.Ş

# Borsa İstanbul ve Banking Sector

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



Market Cap./Book Value (perc.)



Thank You

