

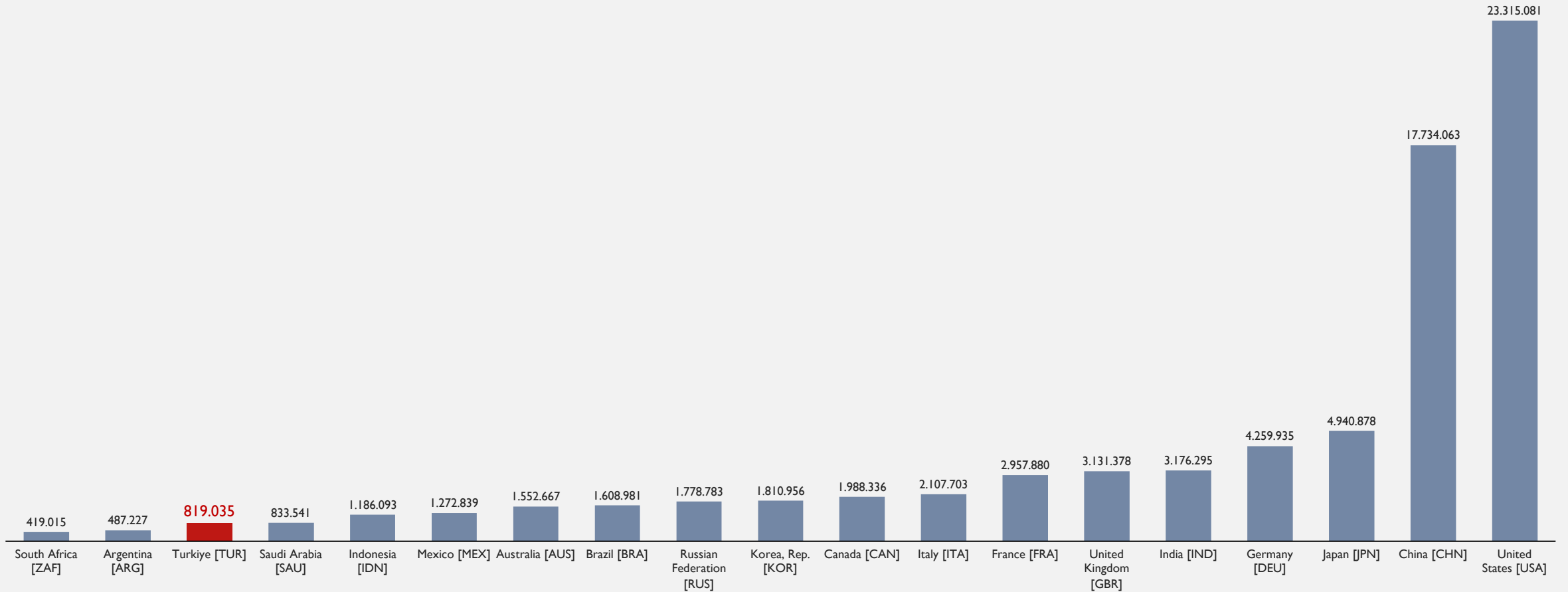
TURKISH FINANCE SYSTEM AND PARTICIPATION BANKING

December 2021

Participation Banks Association of Türkiye
Banking Services Coordination Office

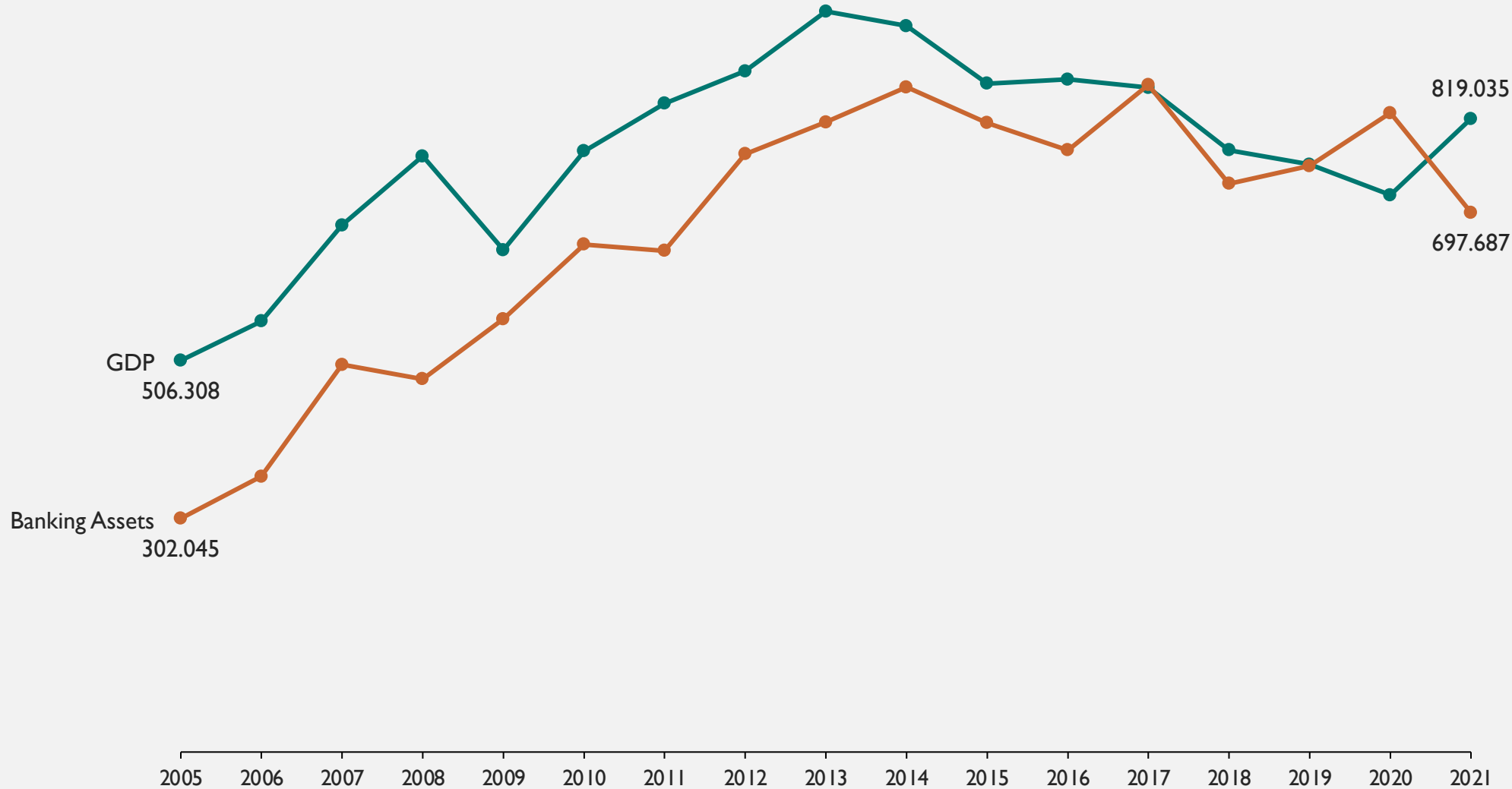
Key Macroeconomic Indicators - Gross Domestic Product - Million USD

December 2021



Key Macroeconomic Indicators - Gross Domestic Product/Banking Assets - Million USD

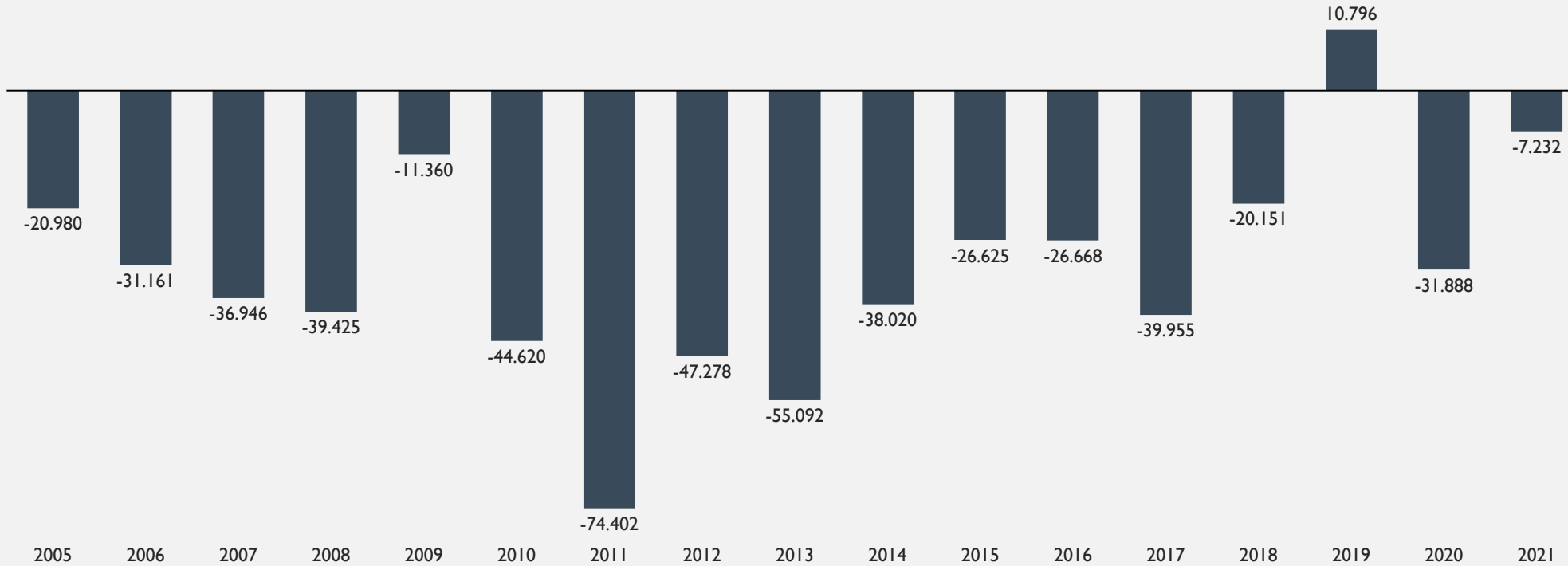
December 2021



While the total asset size of the banking sector in 2005 was 302 billion USD, the gross domestic product was 506 billion USD in the same year. The ratio of banking sector assets to GDP is 60%. As of the end of 2021, the total asset size of the banking sector was 697 billion USD, while the gross domestic product was 819 billion USD. The ratio was realised as 85%.

Main Macroeconomic Indicators - Current Account Balance- (Million USD)

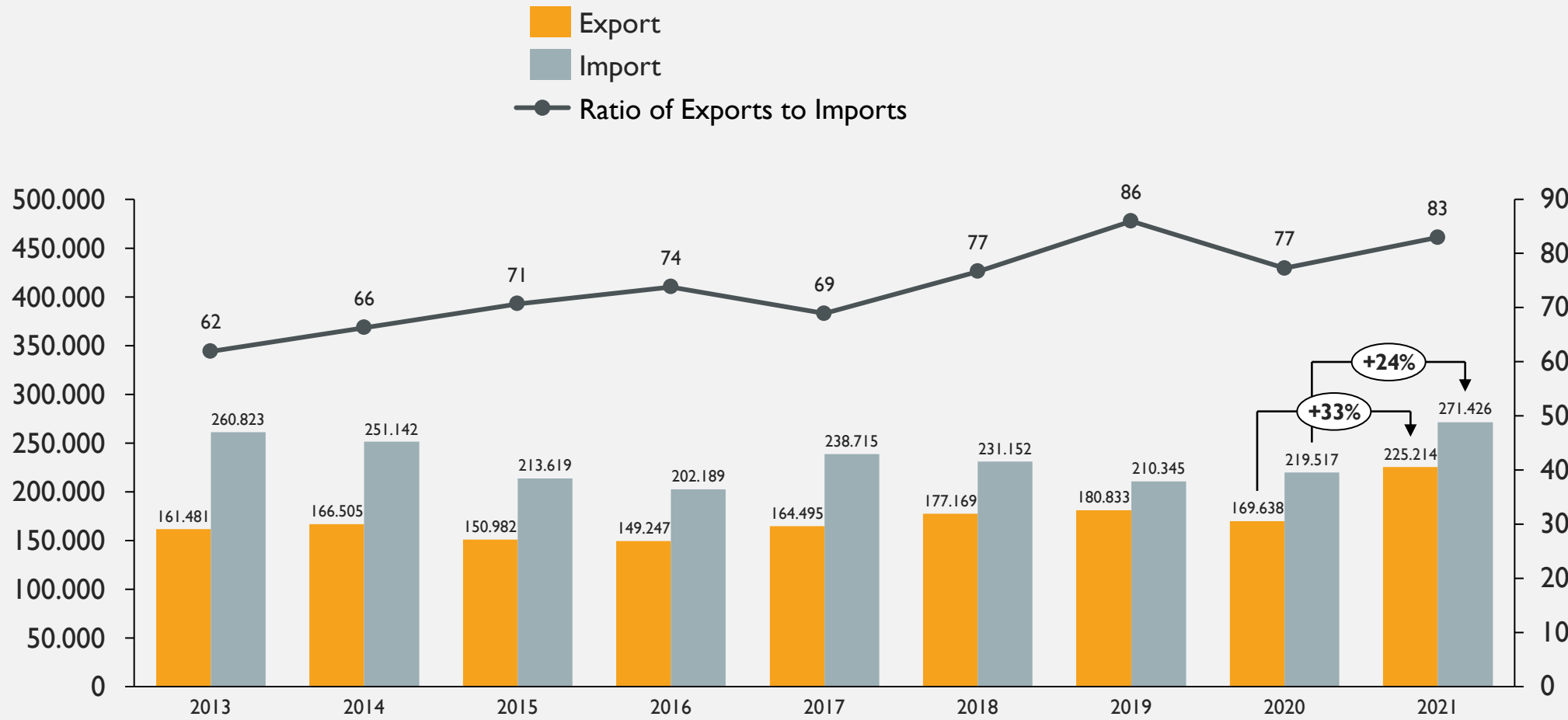
December 2021



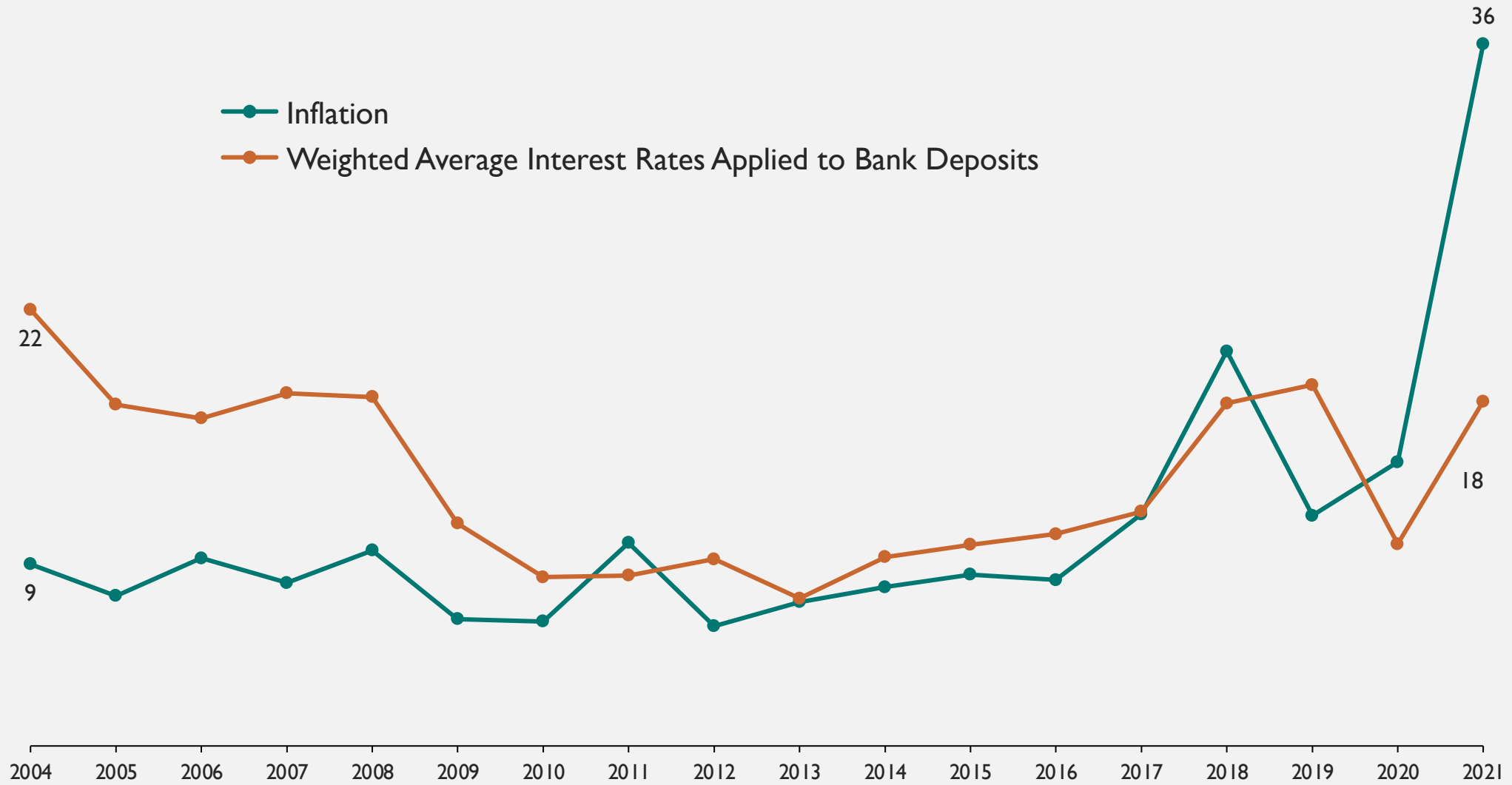
Current account balance includes trade in goods and services and primary and secondary income accounts within the balance of payments accounts. In the current account, the situation where revenues exceed expenditures, i.e. the difference is positive, is called current account surplus, while the situation where expenditures exceed revenues, i.e. the difference is negative, is called current account deficit. As of the end of 2021, the current account deficit was 7.2 billion USD.

Main Macroeconomic Indicators - Exports/Imports- (Million USD)

December 2021

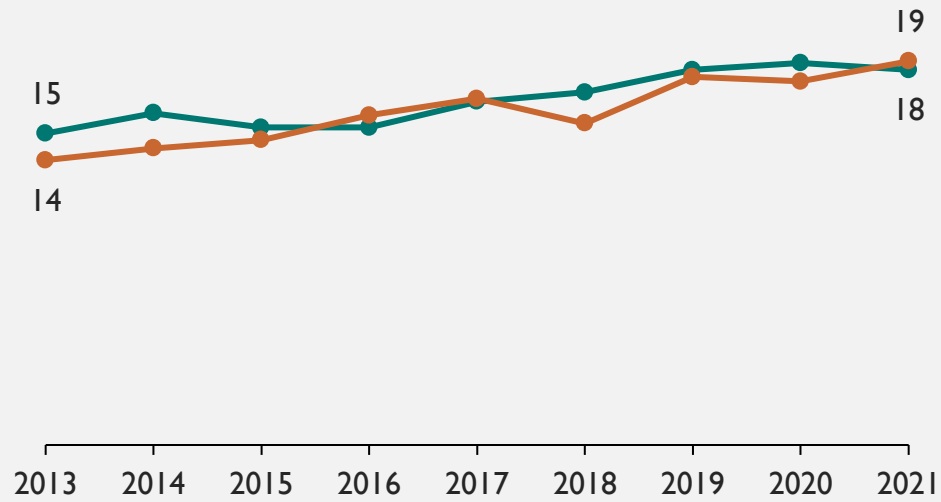


Our total exports reached 225 billion USD by the end of 2021, recording a 33% growth compared to the same period last year. The 2021 year-end import figure was 271 billion USD. The ratio of exports to imports is 83%.

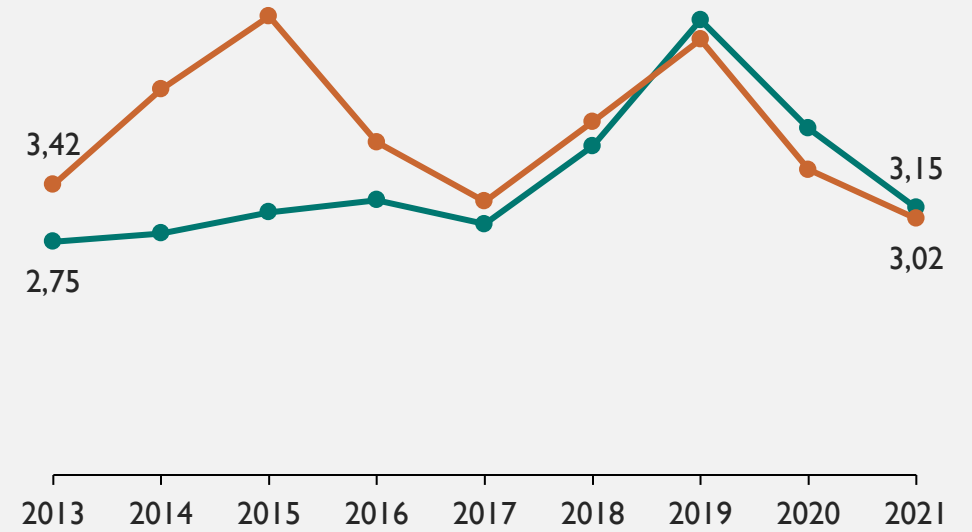


	Participation Banks	Deposit Banks	Development and Investment Banks	Banking Sector
Total Number of Banks	6	32	15	53
Total Number of Branches	1.311	9.722	65	11.098
Total Number of Personnel	17.147	179.422	5.567	202.136

Change in Capital Adequacy Ratio

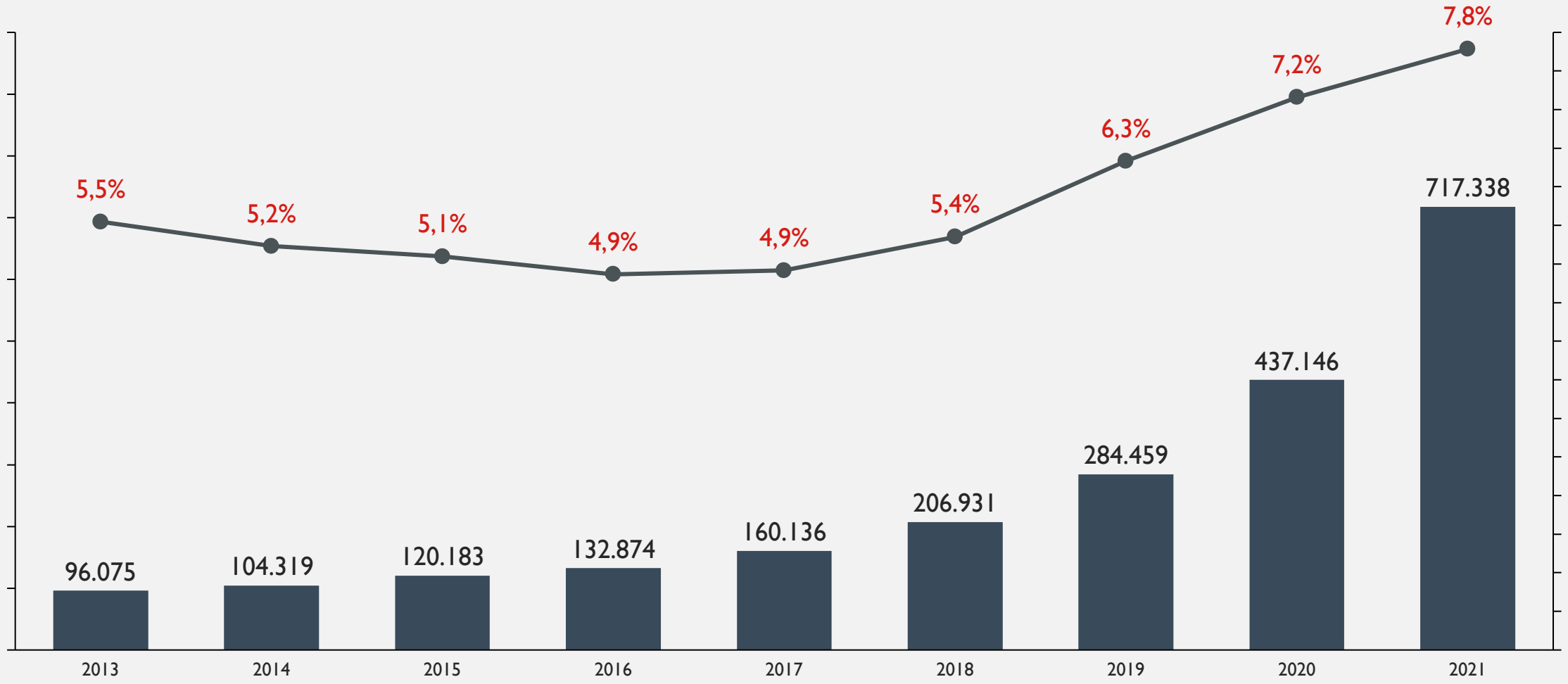


Change in Non-Performing Loans Ratio



● SECTOR
● PARTICIPATION

	Participation Banks		Deposit Banks	Development and Investment Banks
	December 2021	December 2020		
Assets	7,8% ↑	7,2%	85,5%	6,7%
Funds Collected	10,5% ↑	9,3%	89,5%	0,0%
Disbursed Funds	7,3% ↑	6,5%	84,4%	8,3%
Shareholders' Equity	5,1% ↑	4,6%	85,9%	9,0%
Number of Branches	11,8% ↑	11,2%	87,6%	0,6%
Number of Personnel	8,5% ↑	8,3%	88,8%	2,8%
Number of ATMs	4,8% ↑	4,7%	95,2%	0,0%

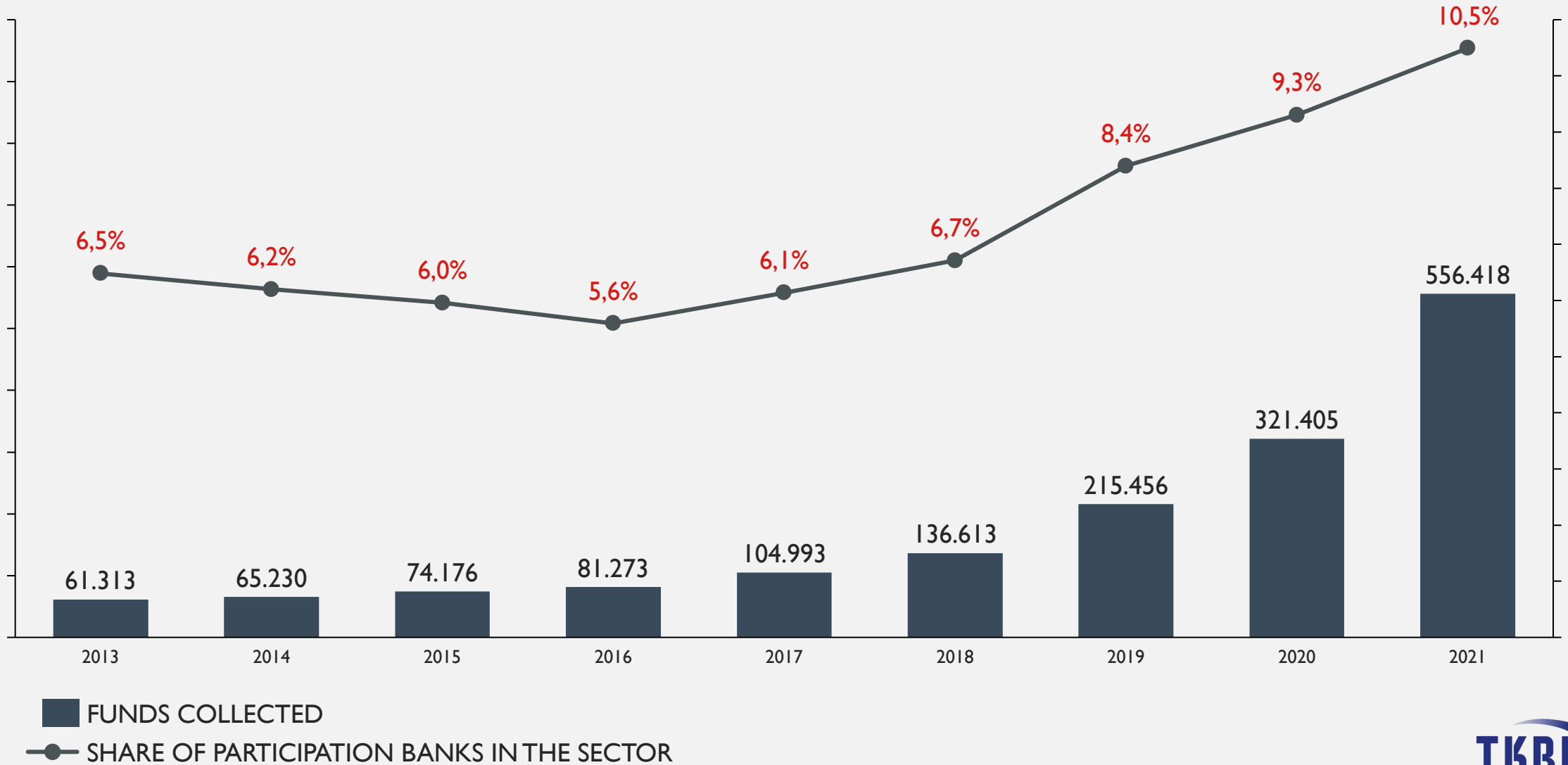


■ TOTAL ASSETS
● SHARE OF PARTICIPATION BANKS IN THE SECTOR

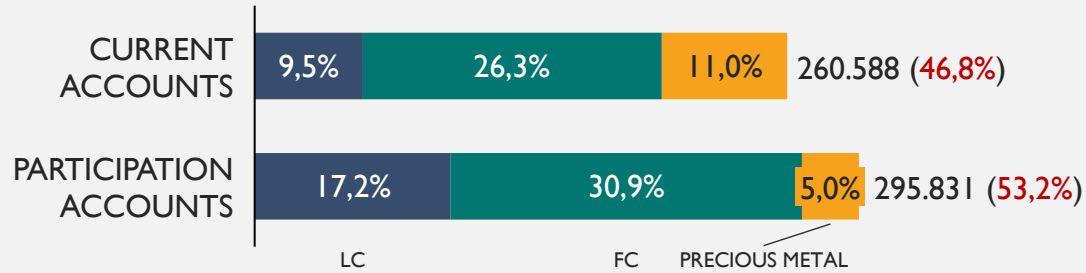
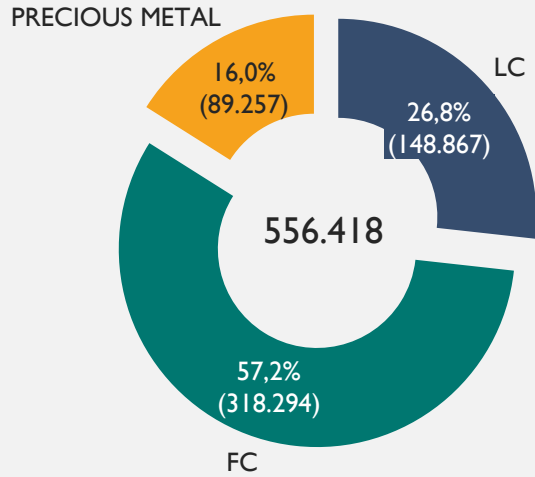


Development of Funds Collected by Participation Banks (TL Million)

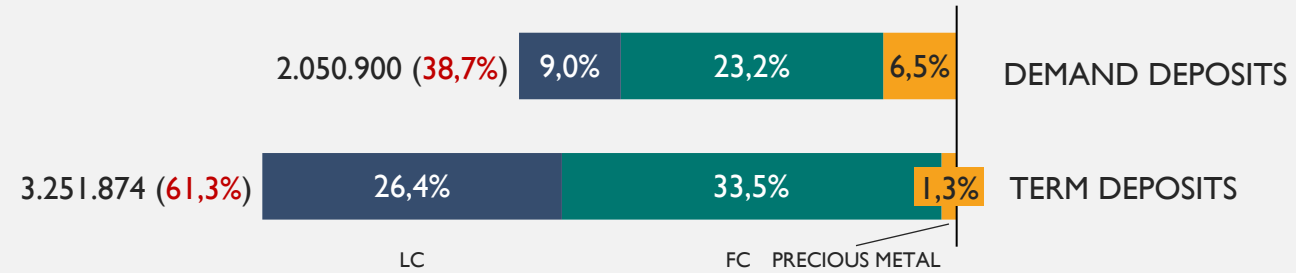
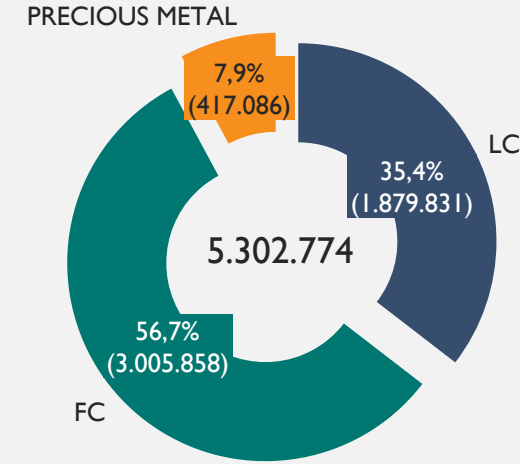
December 2021



PARTICIPATION BANKS

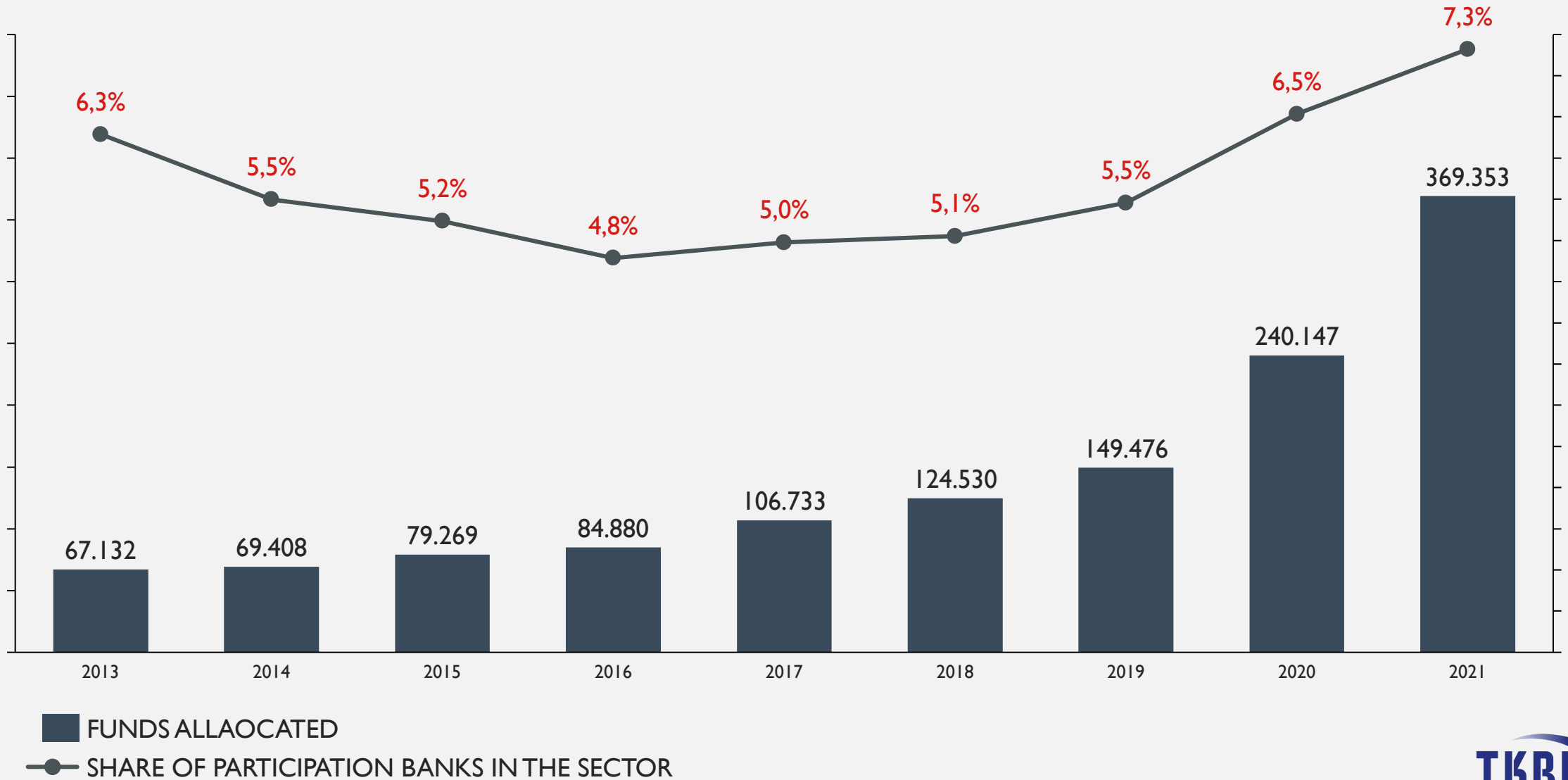


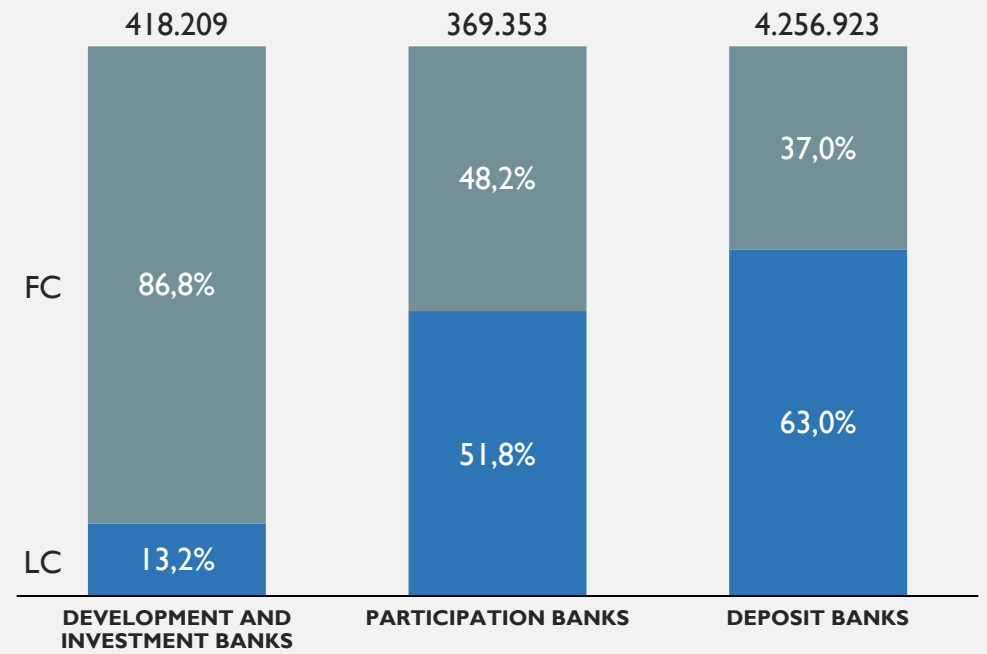
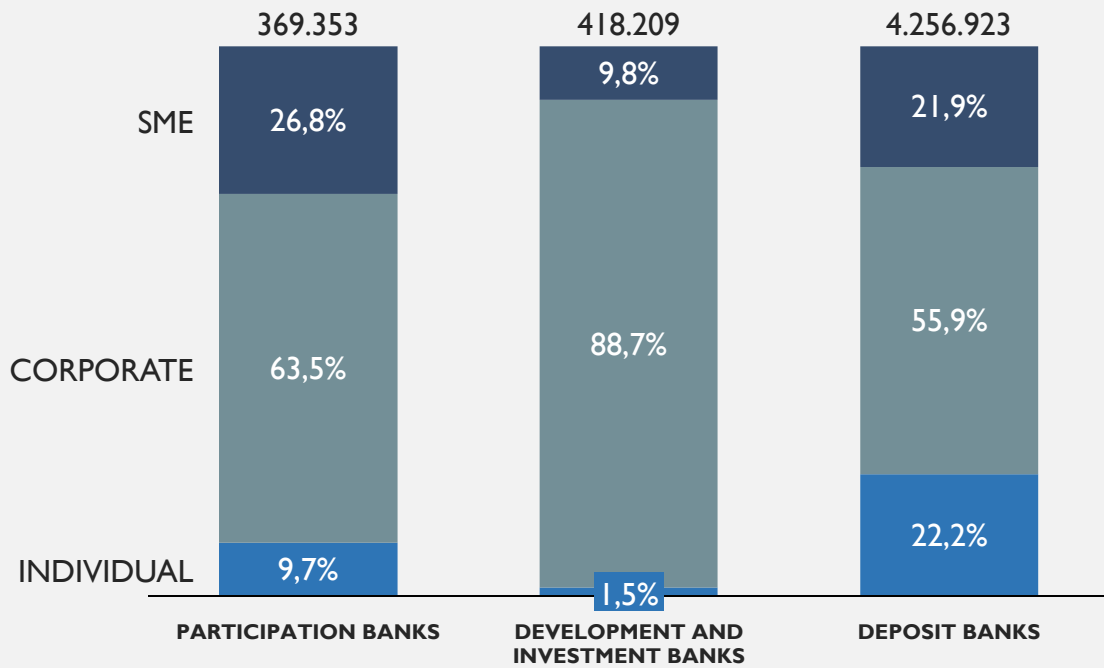
BANKING SECTOR



Development of Participation Banks' Funds Allocated (TL Million)

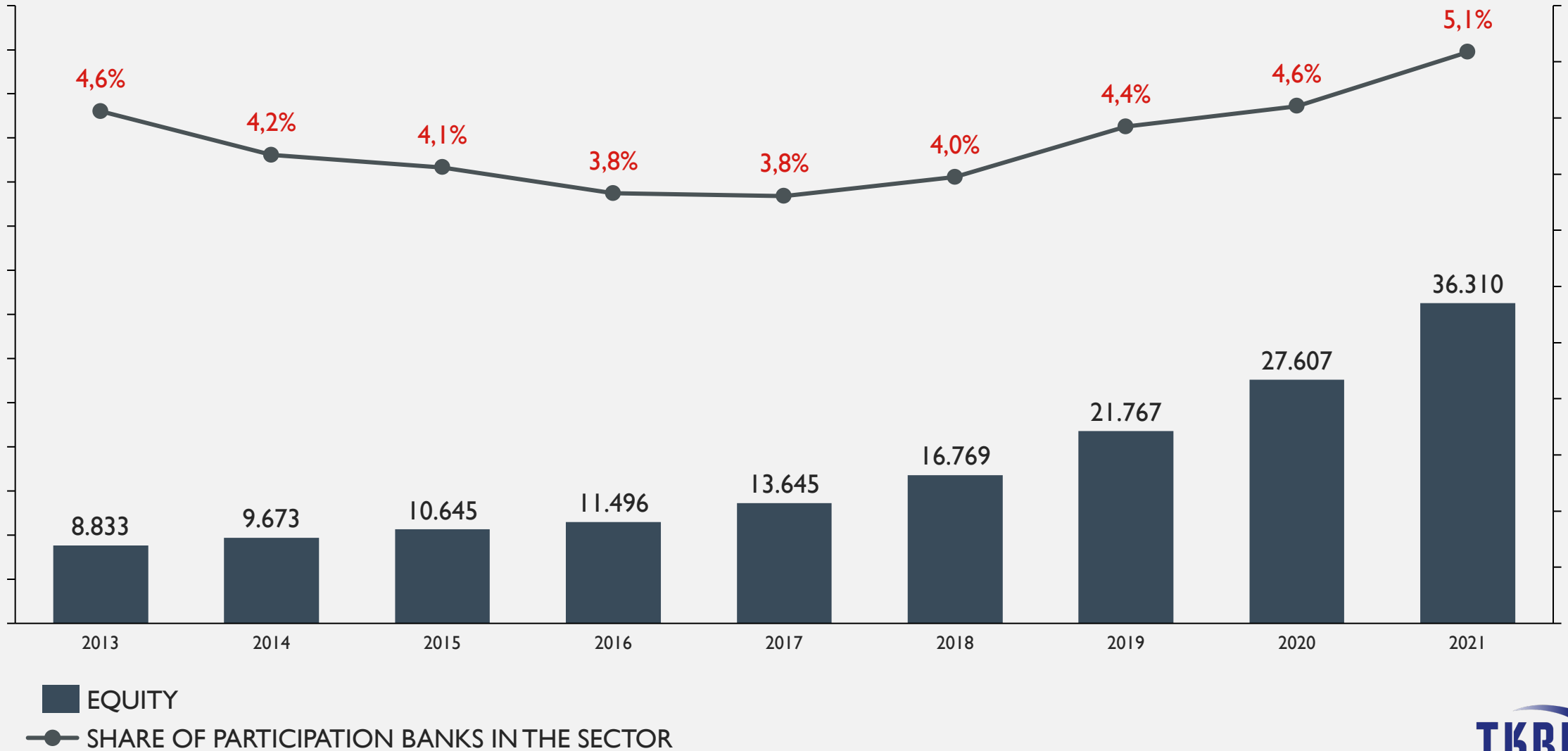
December 2021





Development of Equity of Participation Banks (TL Million)

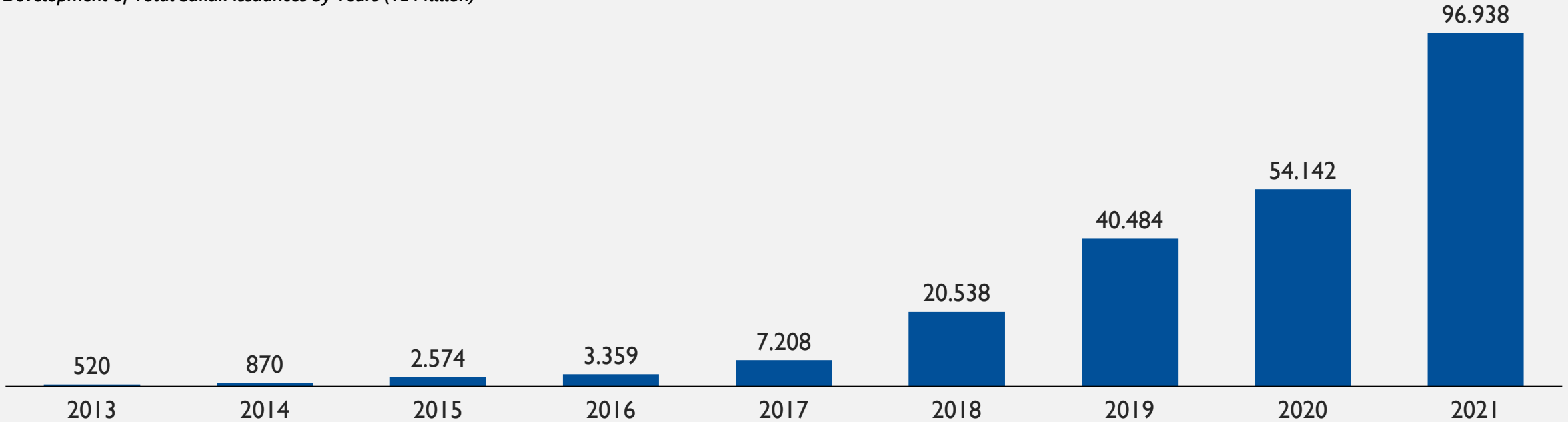
December 2021



RATIOS	PARTICIPATION BANKING			BANKING SECTOR		
	December 2021	December 2020	Change	December 2021	December 2020	Change
Non-Performing Loans (Gross) / Total Cash Loans (%)	3,02	3,59	-16%	3,15	4,08	-23%
Provision for Non-Performing Loans / Gross Non-Performing Loans (%)	87,89	82,91	6%	79,52	74,94	6%
Interest Sensitive Assets With Maturity of 3 Months / Interest Sensitive Liabilities With Maturity of 3 Months (%)	75,65	64,70	17%	88,22	72,34	22%
High Volume Deposit (Funds Collected) (1 Million Try And Over) / Total Deposit (Funds Collected) (%)	60,65	49,69	22%	63,18	56,72	11%
(Off Balance Sheet Risks - Derivative Financial Instruments) / Total Assets (%)	20,62	21,77	-5%	34,09	33,08	3%
Derivative Financial Instruments / Commitments (%)	85,36	86,02	-1%	80,86	79,62	2%
Profit (Loss) Before Tax / Average Total Assets (%)	1,41	1,27	11%	1,68	1,38	22%
Net Income / Average Total Assets (%)	1,04	0,98	6%	1,32	1,07	24%
Net Income / Average Shareholder's Equity (%)	18,31	15,77	16%	15,48	11,36	36%
Total Interest (Profit Share) Income / Interest (Profit) Bearing Assets Average (%)	8,89	8,11	10%	9,69	8,30	17%
Total Interest (Profit Share) Expense / Interest (Profit) Bearing Liabilities Average (%)	7,23	4,90	48%	7,89	5,52	43%
Net Interest (Profit) Revenues (Expenses) / Average Total Assets (%)	2,82	3,60	-22%	3,76	3,91	-4%
Fees, Commission and Banking Services Revenues / Average Total Assets (%)	0,75	0,76	-1%	1,23	1,07	15%
Fees, Commission and Banking Services Revenues / Total Revenues (%)	7,78	8,24	-5%	9,71	10,50	-8%
Operational Expenses / Average Total Assets (%)	1,44	1,64	-12%	1,51	1,59	-5%
Non Interest (Other) Revenues / Non Interest (Other) Expenses (%)	99,43	98,48	1%	98,84	96,98	2%
Fees, Commission and Banking Services Revenues / Operational Expenses (%)	52,02	46,23	13%	81,38	67,11	21%
Average Total Assets / Average Number of Total Staff (Thousand TL)	30.664	22.983	33%	34.873	26.982	29%
Total Deposit (Funds Collected) / Average Number of Total Staff (Thousand TL)	32.381	19.521	66%	26.225	16.984	54%
Profit (Loss) Before Tax / Average Total Number of Staff (Thousand TL)	432	291	49%	586	373	57%
Total Deposit (Funds Collected) / Average Number of Total Branches (Thousand TL)	433.629	265.935	63%	475.166	305.565	56%
Loans / Average Number of Total Branches (Thousand TL)	289.906	200.684	44%	455.534	330.674	38%
Total Number of Staff / Total Number of Branches (Person)	13	13	-3%	18	18	0%
Weighted Average Maturity of Securities (Day)	609	589	3%	1.604	1.550	4%
Weighted Average Maturity of Securities Held for Trading (Day)	708	307	130%	1.507	1.362	11%
Total Cash Loans / Total Deposit (Funds Collected) (%)	66,86	75,46	-11%	95,92	108,26	-11%
Total Cash Loans / Total Deposit (Investment and Development Banks' Data Excluded) (%)	66,86	75,46	-11%	88,04	100,55	-12%
Total Securities / Total Deposit (Funds Collected) (%)	22,25	24,13	-8%	27,84	29,60	-6%
Demand Deposit (Funds Collected) / Total Deposit (Funds Collected) (%)	46,83	45,22	4%	38,68	32,60	19%
Regulatory Capital / Total Risk Weighted Assets (%)	18,82	17,83	6%	18,39	18,74	-2%
Total Risk Weighted Assets (Net) / Total Risk Weighted Assets (Gross)	50,52	52,02	-3%	57,83	59,07	-2%
Foreign Assets / Total Shareholder's Equity (%)	1.855,78	1.469,30	26%	1.179,04	907,85	30%

Total Sukuk Transaction Volume
227 Billion ₺

Development of Total Sukuk Issuances by Years (TL Million)





THANK YOU