

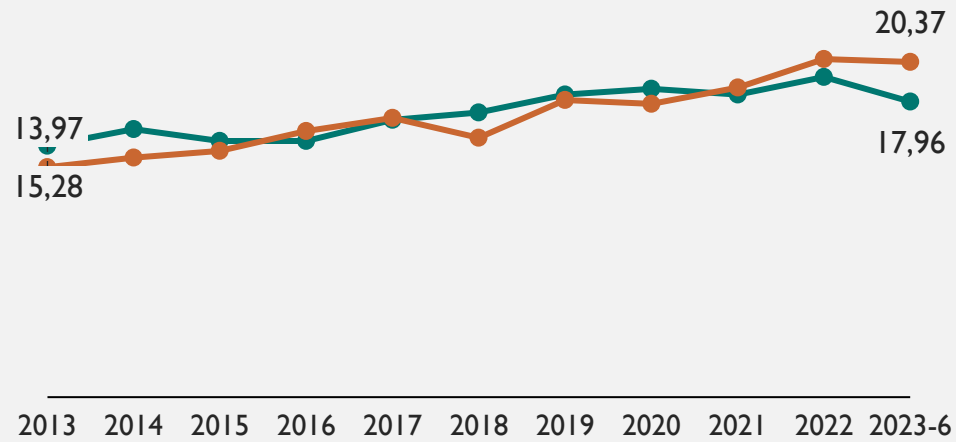
# TURKISH FINANCIAL SYSTEM AND PARTICIPATION BANKING

June 2023

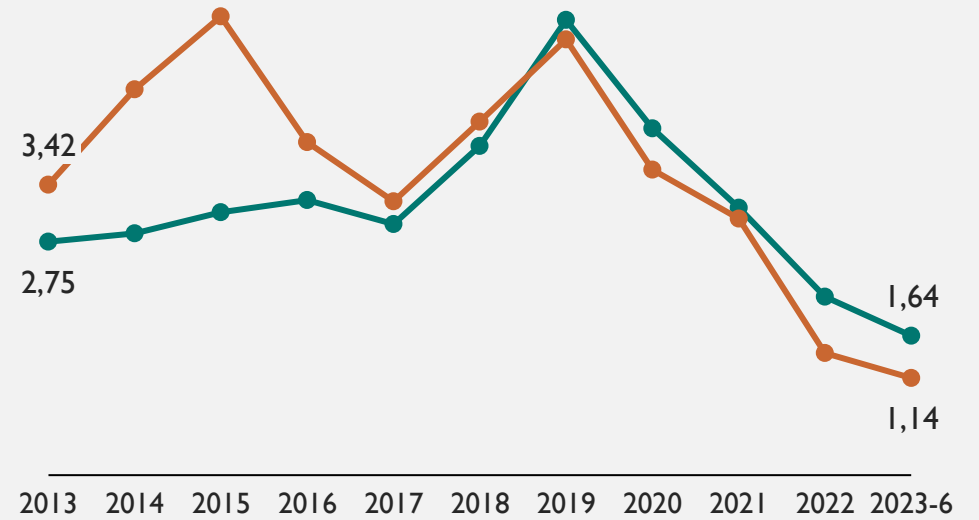
Participation Banks Association of Türkiye  
Banking Services Coordination Office








	Participation Banks	Deposit Banks	Development and Investment Banks	Banking Sector
Total Number of Banks	8	32	17	57
Total Number of Branches	1.417	9.563	68	11.048
Total Number of Personnel	18.765	182.505	6.061	207.331

Change in Capital Adequacy Ratio



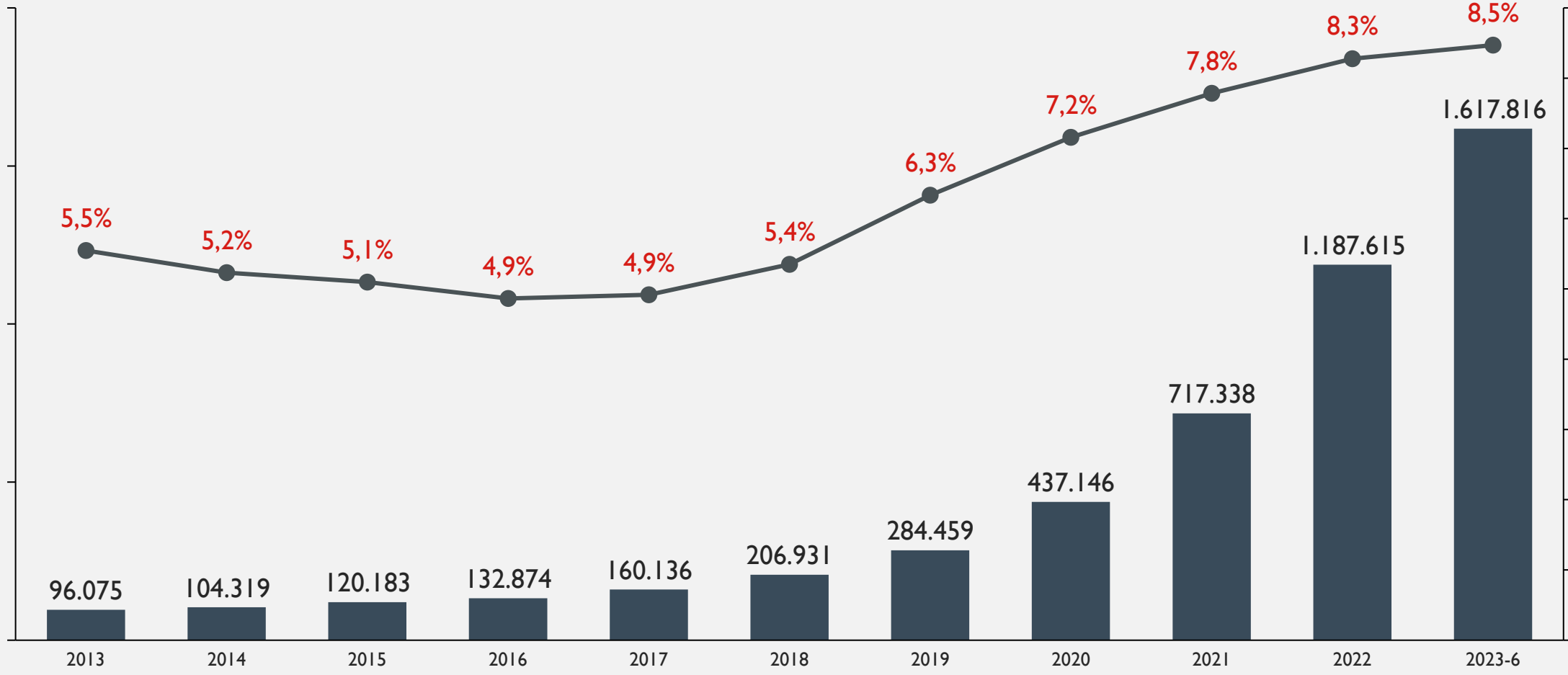
Change in Non-Performing Loans Ratio



	Participation Banks		Deposit Banks	Development and Investment Banks
	June 2023	December 2022		
Assets	8,5% 	8,3%	85,9%	5,6%
Collected Funds	10,0% 	10,1%	90,0%	0,0%
Disbursed Funds	8,5% 	8,2%	84,9%	6,5%
Shareholders' Equity	6,6% 	6,0%	86,6%	6,8%
Number of Branches	12,8% 	12,5%	86,6%	0,6%
Number of Personnel	9,1% 	8,7%	88,0%	2,9%
Number of ATMs	4,8% 	4,8%	95,2%	0,0%

# Development of Total Assets of Participation Banks (Million TRY)

June 2023



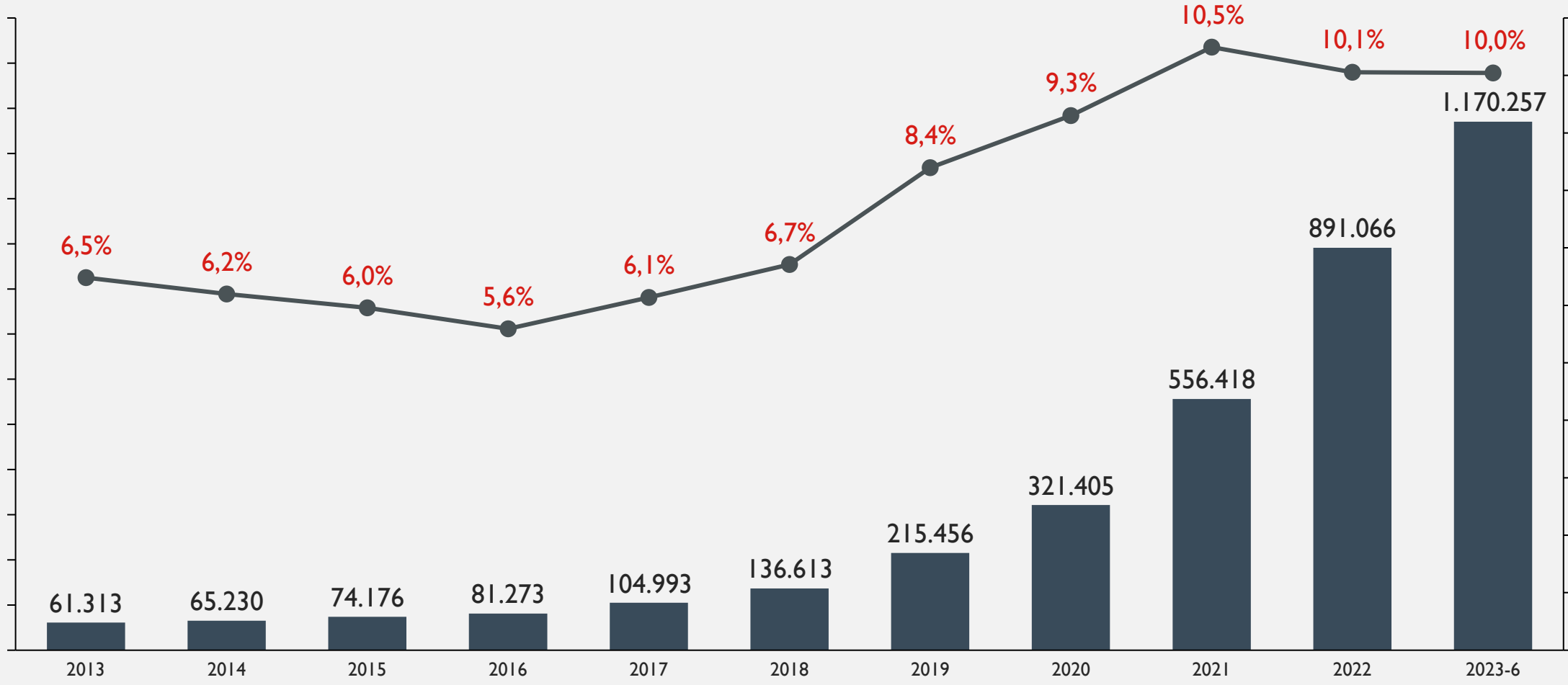
■ TOTAL ASSETS  
● SHARE OF PARTICIPATION BANKS IN THE SECTOR



Source: BRSA

# Development of Funds Collected by Participation Banks (Million TRY)

June 2023



■ FUNDS COLLECTED

● SHARE OF PARTICIPATION BANKS IN THE SECTOR

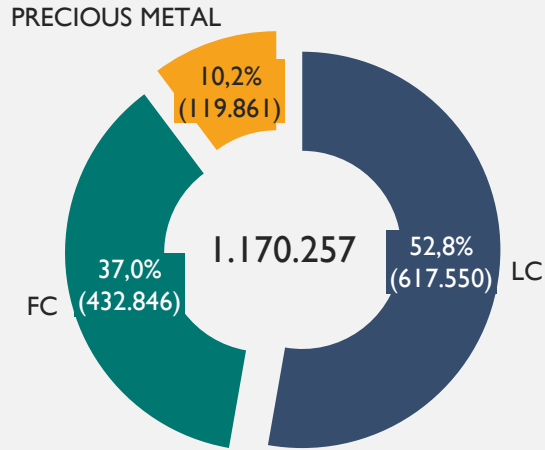


Source: BRSA

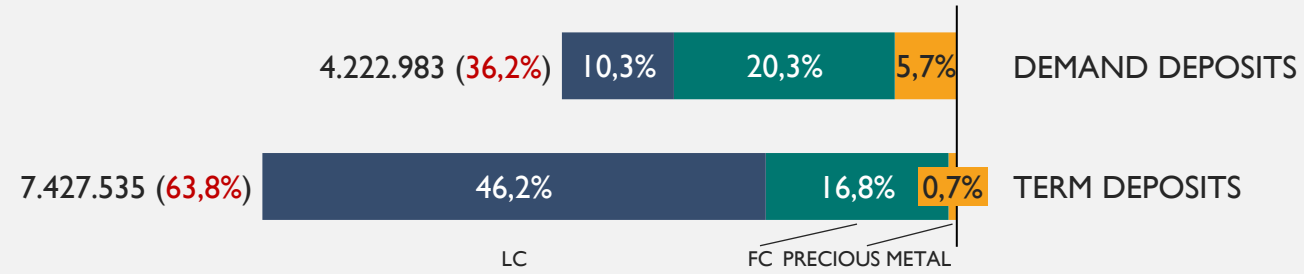
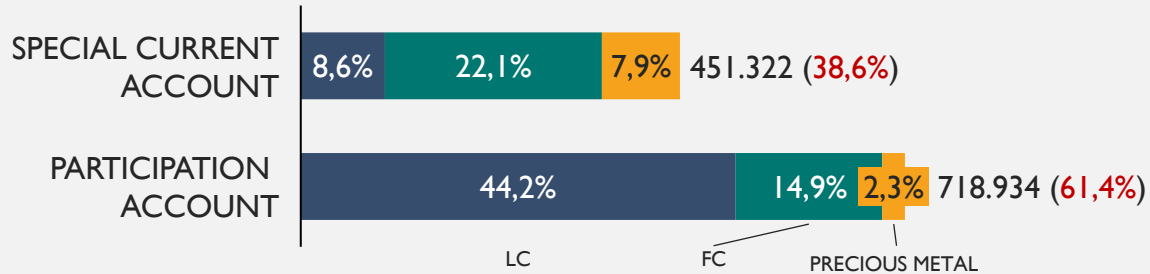
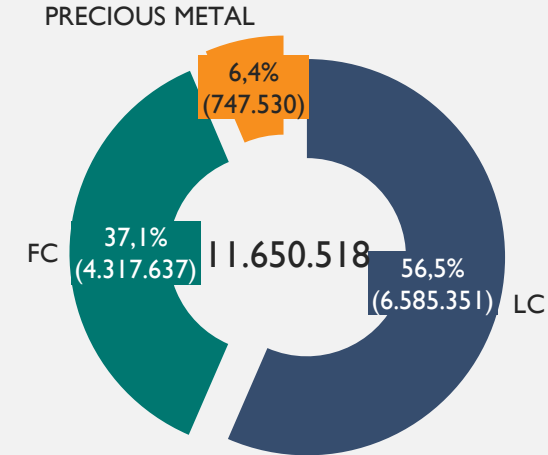
# Distribution of Participation Banks' Collected Funds by Types and Term Structure

June 2023

## PARTICIPATION BANKS

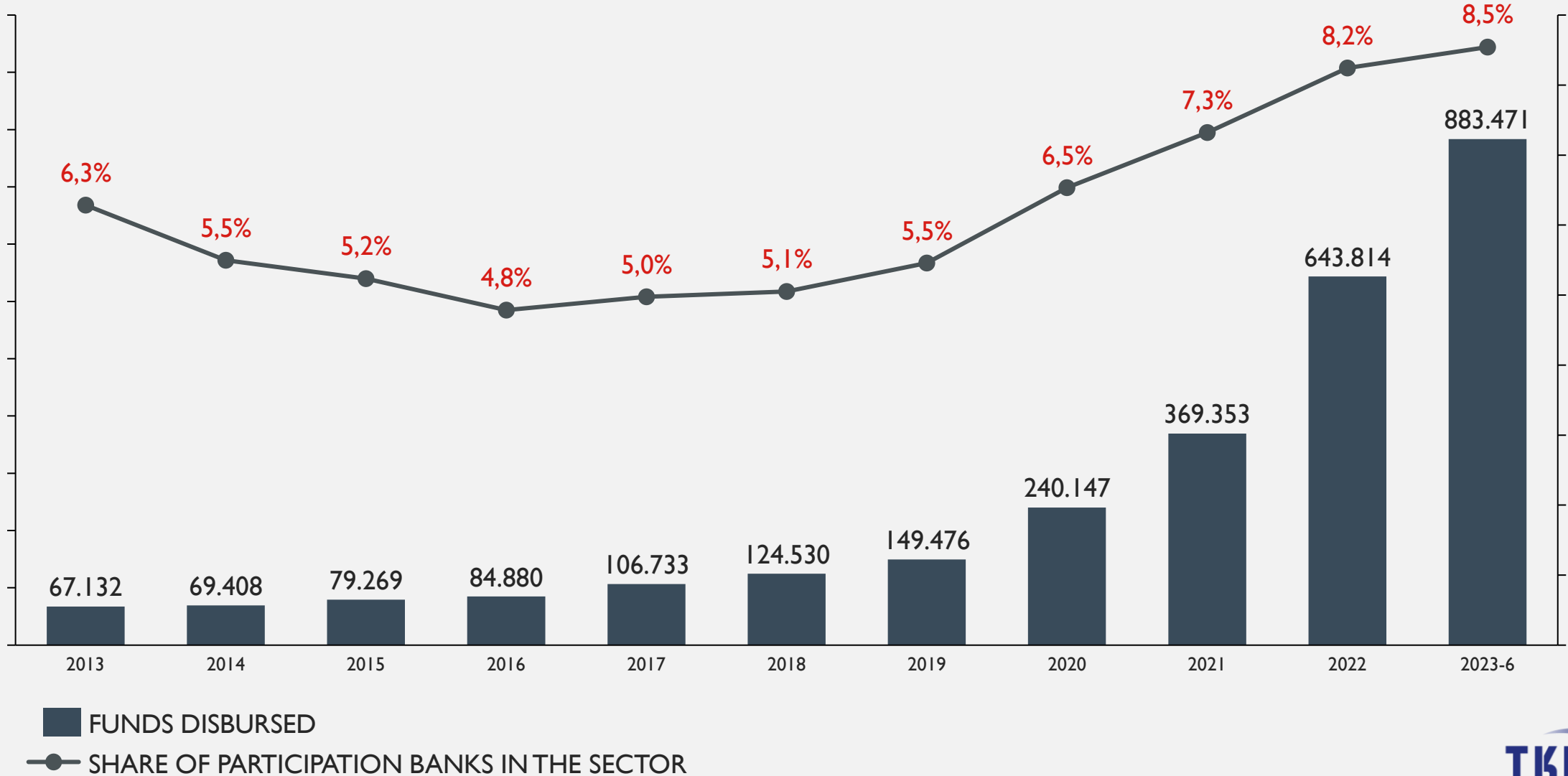


## BANKING SECTOR

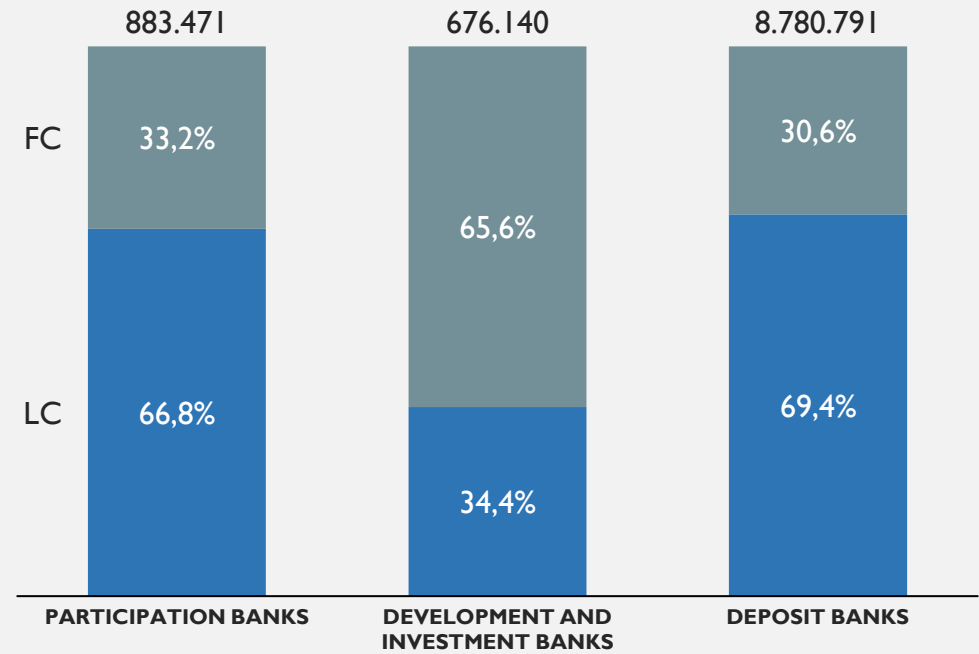
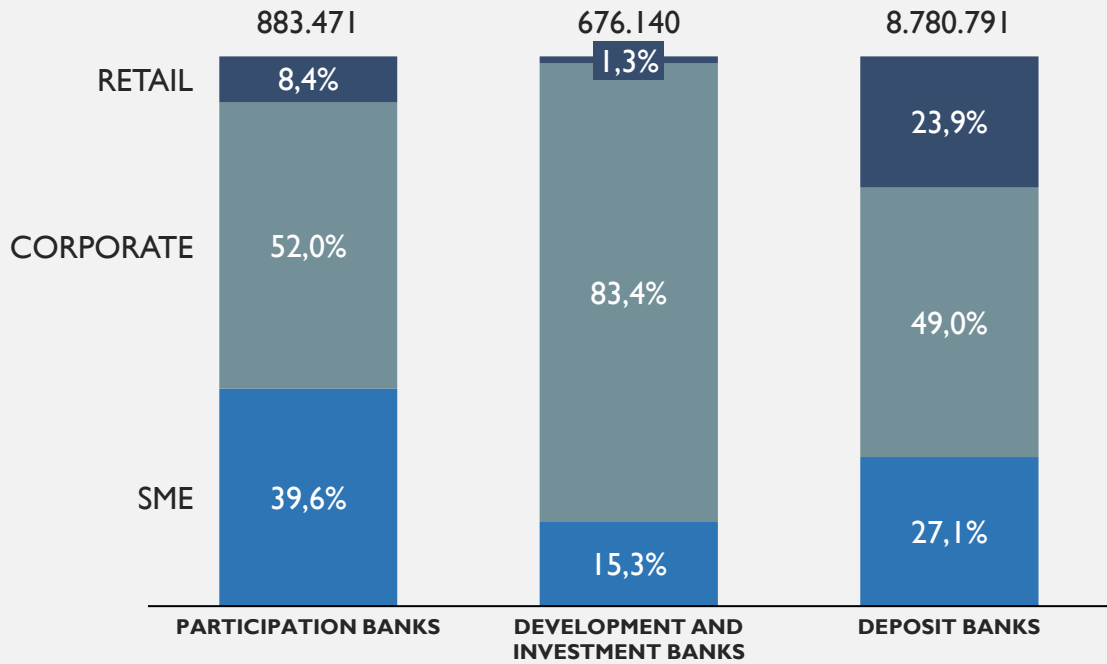


# Development of Participation Banks' Allocated Funds (Million TRY)

June 2023

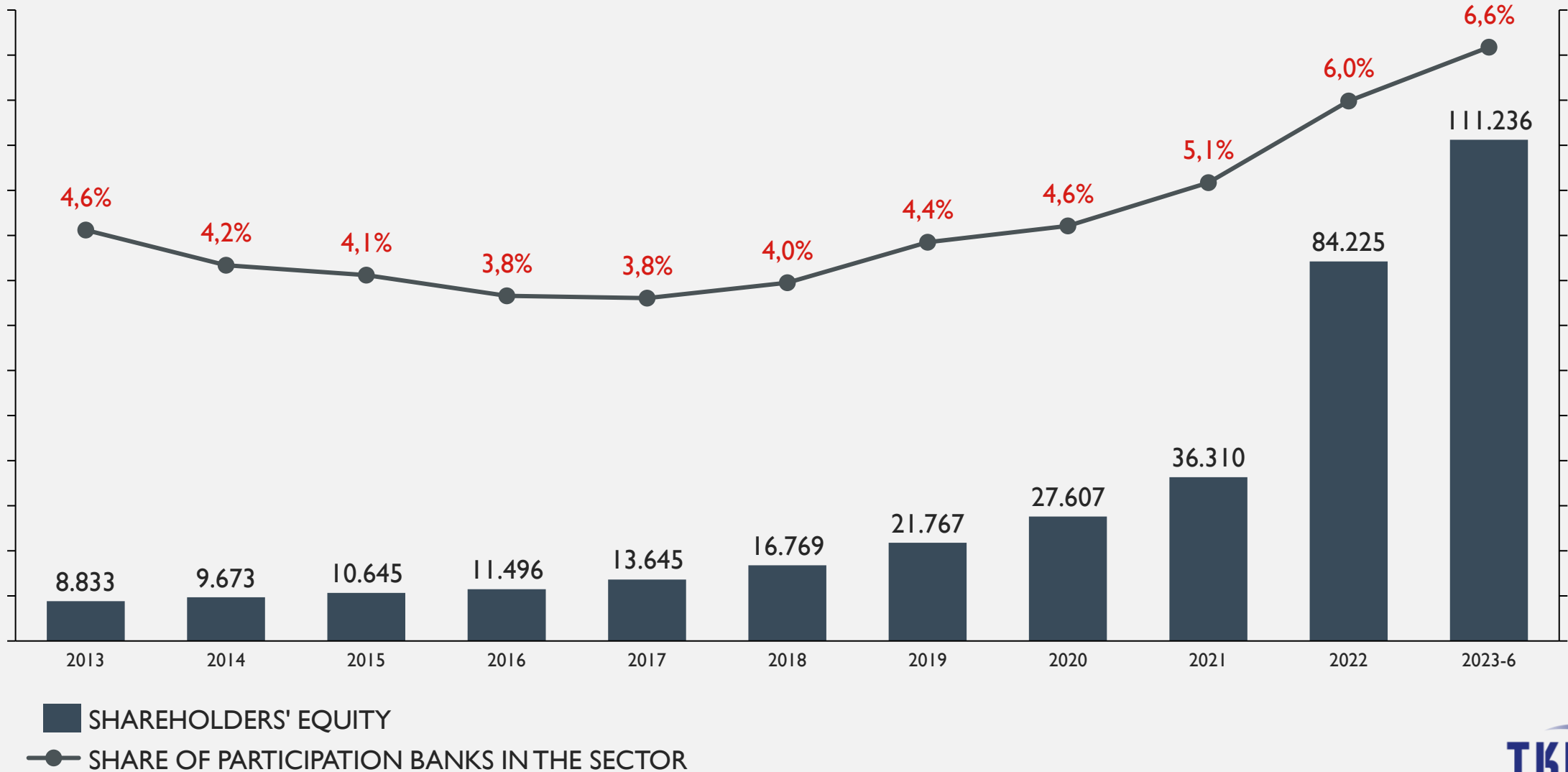






# Development of Shareholders' Equity of Participation Banks (Million TRY)

June 2023



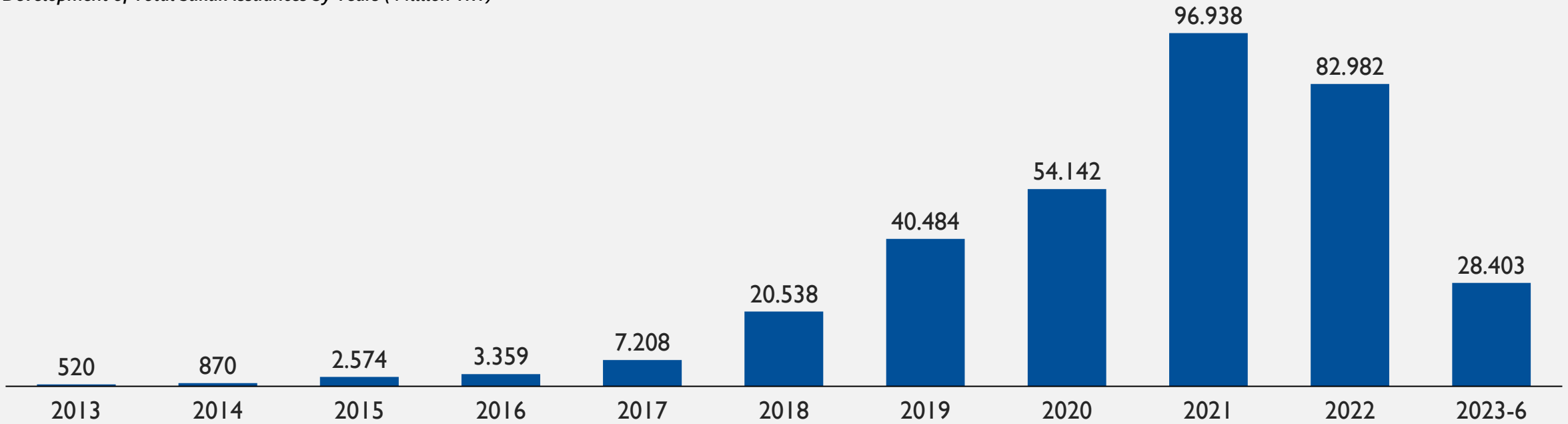
## Selected Ratios

June 2023

Derivative Financial Instruments / Commitments (%)	77,67	76,36	2%	74,04	77,01
Profit (Loss) Before Tax / Average Total Assets (%)	2,18	4,16	-47%	1,86	4,85
Net Profit (Loss) for the Period / Average Total Assets (%)	1,69	3,04	-44%	1,53	3,66
Net Profit (Loss) / Average Shareholders' Equity (%)	26,71	61,15	-56%	17,52	49,92
Total Interest Income / Average Interest Earning Assets (%)	6,44	12,97	-50%	5,87	12,66
Total Interest Expense / Average Interest Cost Liabilities (%)	5,21	8,99	-42%	6,16	8,42
Net Interest Income (Expense) / Average Total Assets (%)	2,22	5,59	-60%	1,58	6,46
Fee, Commission and Banking Services Income / Average Total Assets (%)	0,74	0,91	-19%	0,89	1,48
Fees, Commissions and Banking Services Revenues / Total Revenues (%)	9,22	6,65	39%	10,20	9,22
Operating Expenses / Average Total Assets (%)	1,14	1,57	-27%	1,18	1,73
Non-interest Income / Non-interest Expenses (%)	99,95	98,95	1%	100,66	98,04
Fees, Commissions and Banking Services Income / Operating Expenses (%)	64,80	58,04	12%	75,47	85,07
Average Total Assets / Average Total Number of Staff (Thousand TRY)	74.175	56.149	32%	78.400	58.072
Total Deposits / Average Total Number of Staff (Thousand TRY)	63.339	51.317	23%	56.004	43.523
Profit (Loss) Before Tax / Average Total Number of Staff (Thousand TRY)	1.619	2.333	-31%	1.457	2.819
Total Deposits / Average Total Number of Branches (Thousand TRY)	834.308	661.028	26%	1.054.298	799.177
Loans / Average Total Number of Branches (Thousand TRY)	621.661	471.687	32%	928.949	702.497
Total Number of Staff / Total Number of Branches (Person)	13	13	2%	19	19
Weighted Average Term of Marketable Securities (Days)	1.054	1.173	-10%	1.635	1.634
Weighted Average Term of Trading Securities (Days)	392	558	-30%	895	961
Total Cash Loans / Total Deposits (%)	74,51	71,36	4%	88,16	87,94
Total Cash Loans / Total Deposits (Excluding Development and Investment Banks) (%)	74,51	71,36	4%	82,41	82,42
Total Securities / Total Deposits (%)	23,35	23,59	-1%	27,63	26,74
Demand Deposits / Total Deposits (%)	38,57	41,86	-8%	36,25	35,45
Legal Shareholders' Equity / Total Risk Weighted Items (%)	20,37	20,26	1%	17,96	19,43
Total Risk Weighted Items (Net) / Total Risk Weighted Items (Gross) (%)	53,08	55,50	-4%	58,81	59,79
Liabilities / Total Shareholders' Equity (%)	1.332,56	1.279,43	4%	1.019,24	898,45

Total Sukuk Transaction Volume  
**337 Billion ₺**

Development of Total Sukuk Issuances by Years ( Million TRY)





THANK YOU