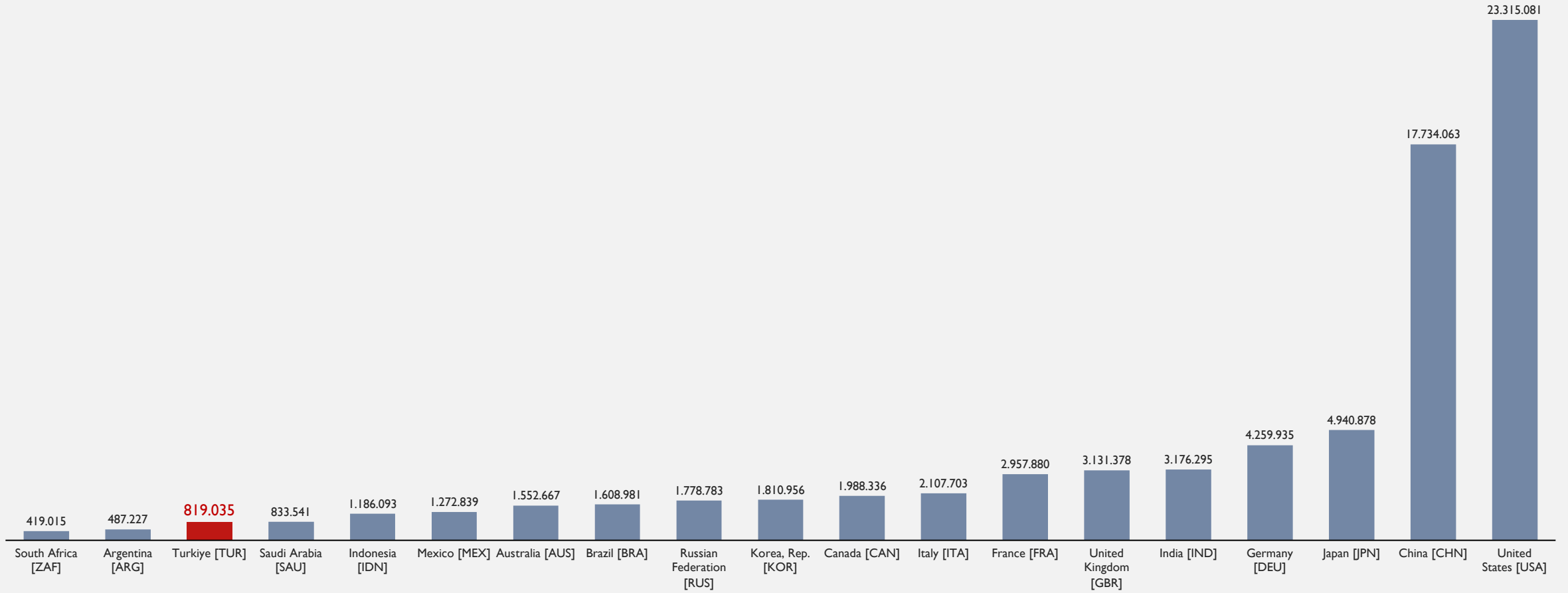


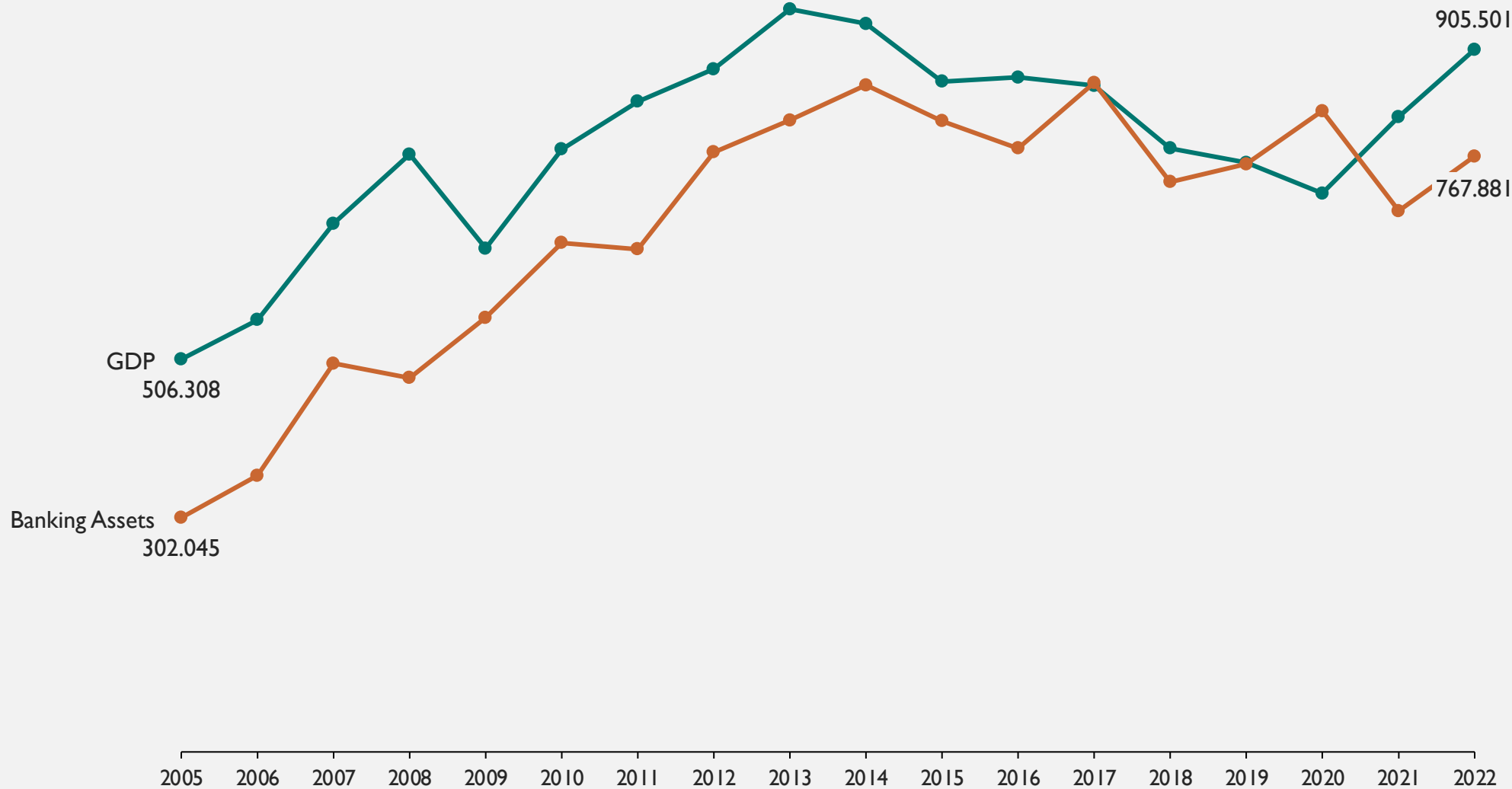
# TURKISH FINANCE SYSTEM AND PARTICIPATION BANKING

December 2022

Participation Banks Association of Türkiye  
Banking Services Coordination Office

# Key Macro Economic Indicators - Gross Domestic Product - Million USD

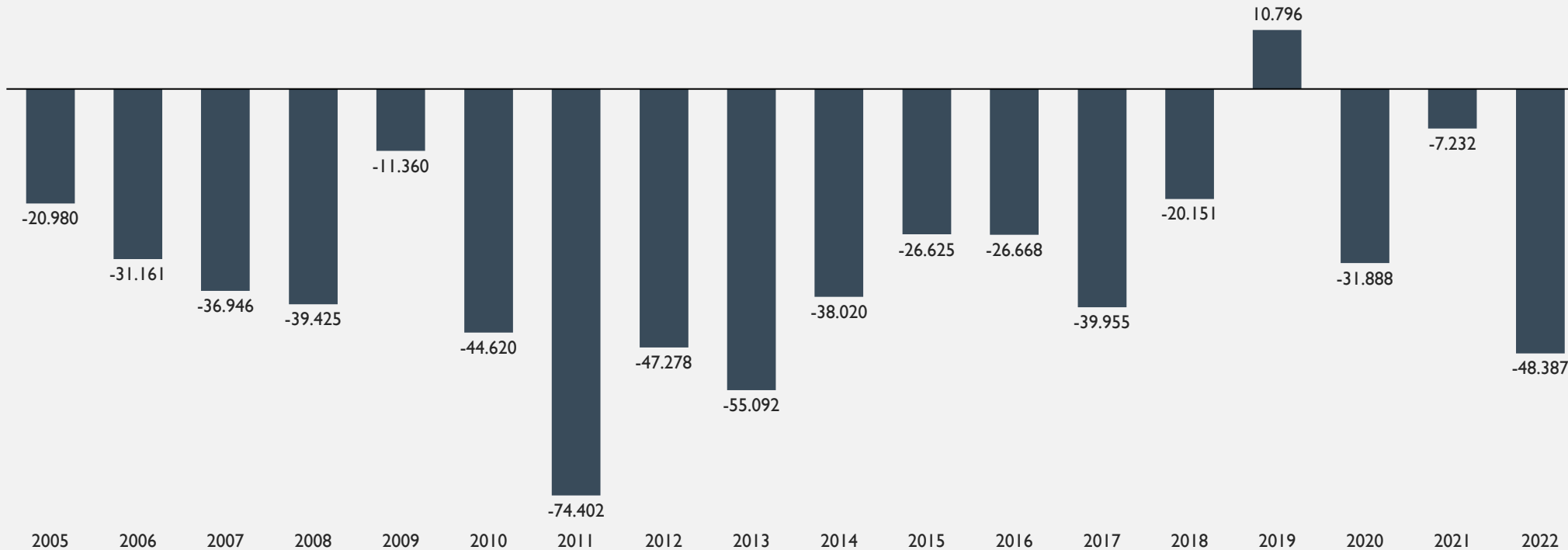




While the total asset size of the banking sector in 2005 was 302 billion USD, the gross domestic product was 506 billion USD in the same year. The ratio of banking sector assets to GDP is at the level of 60%. By the end of 2022, the total asset size of the banking sector was 767 billion USD, while the gross domestic product was 905 billion USD. The ratio was realised as 85%.

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

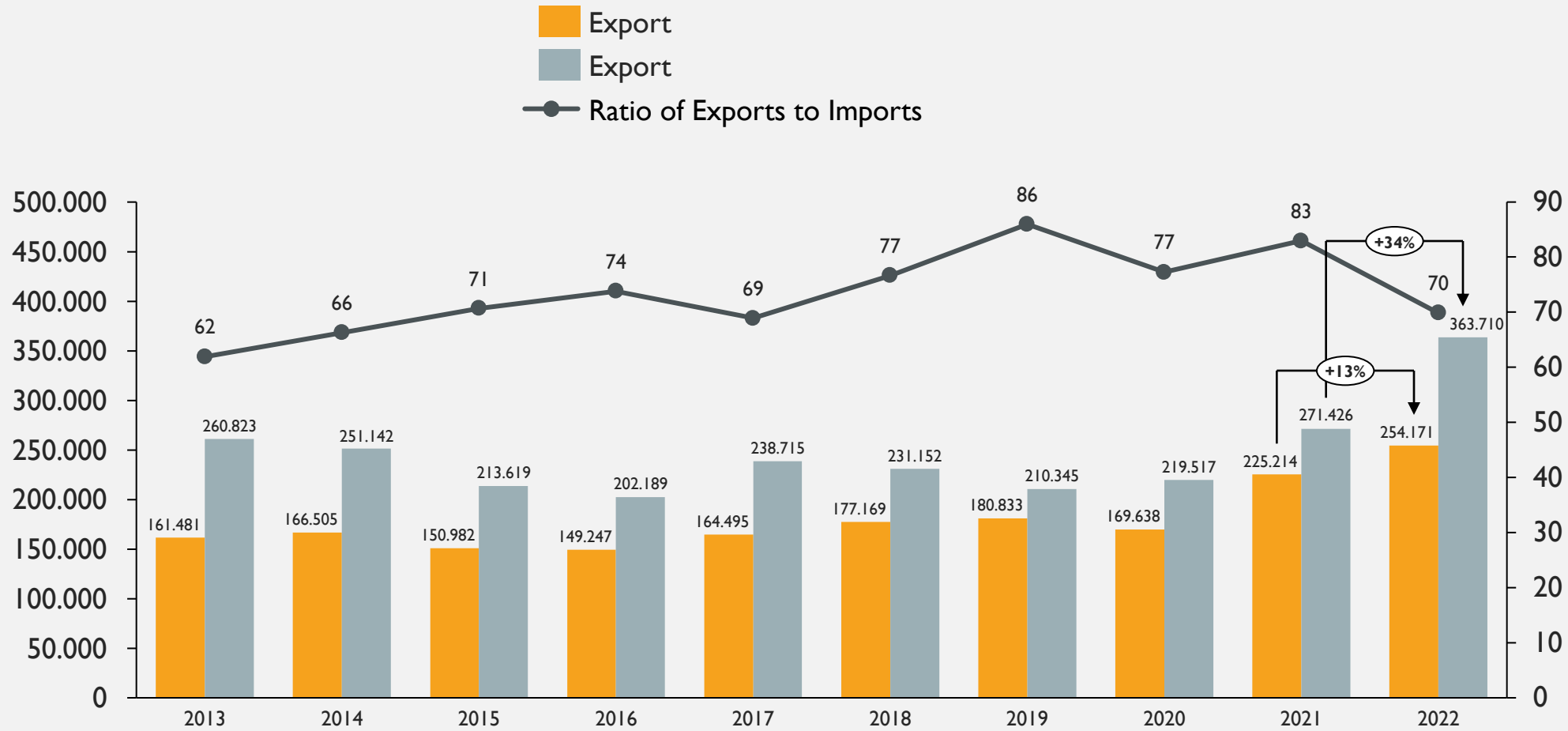
December 2022



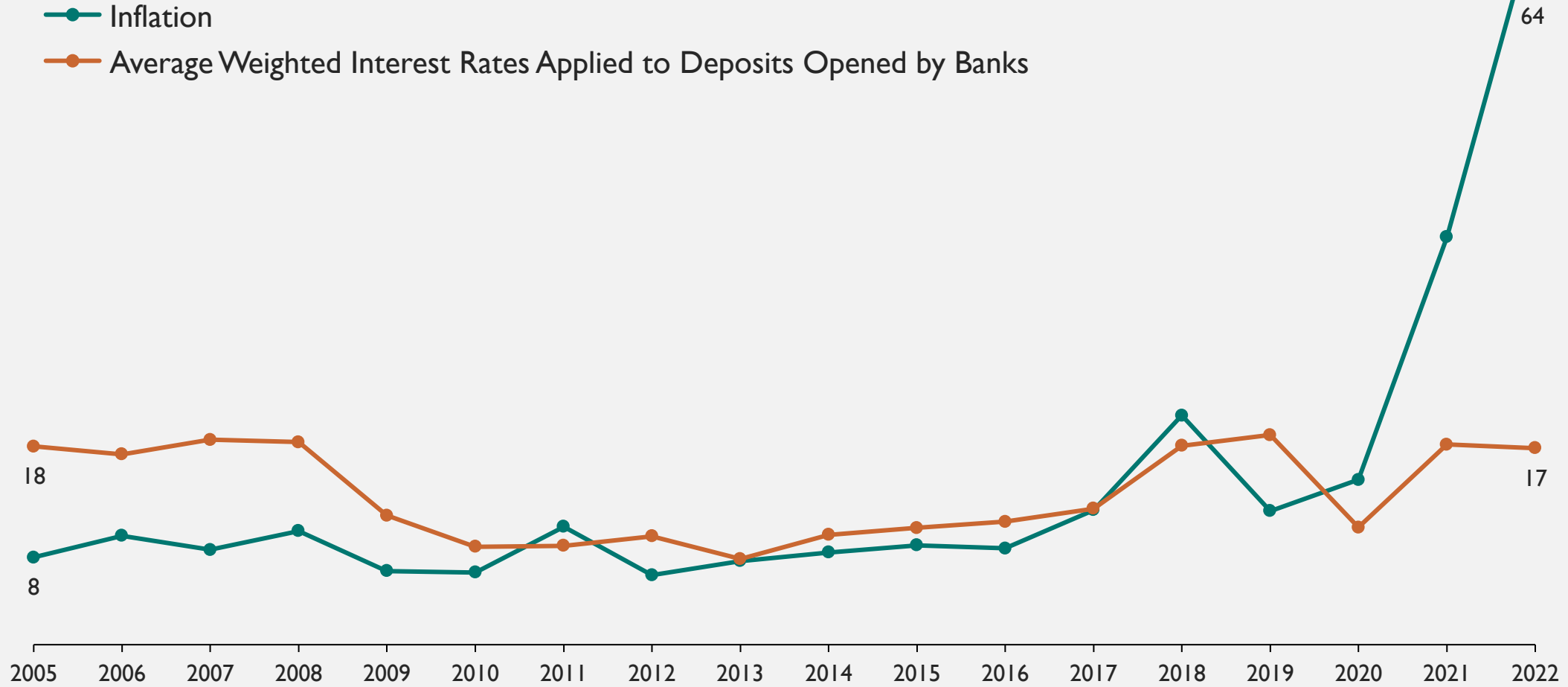
Current account balance includes trade in goods and services and primary and secondary income accounts within the balance of payments accounts. In the current account, the situation where revenues exceed expenditures, i.e. the difference is positive, is called current account surplus, while the situation where expenditures exceed revenues, i.e. the difference is negative, is called current account deficit. As of the end of 2022, the current account deficit was 48 billion USD.

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

December 2022

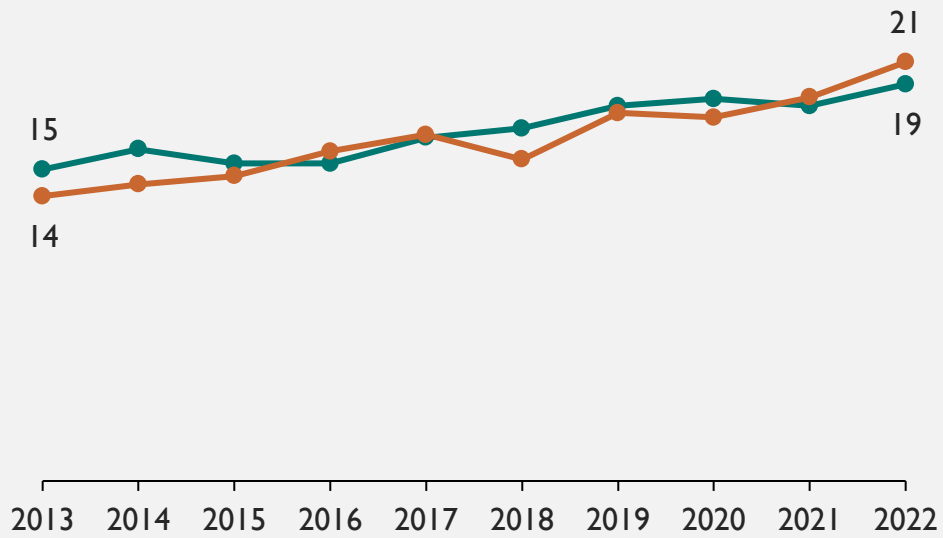


Our total exports reached 254 billion USD by the end of 2022, recording a growth of 13% compared to the same period last year. 2022 year-end import figure was 363 billion USD. The ratio of exports to imports is 70%.

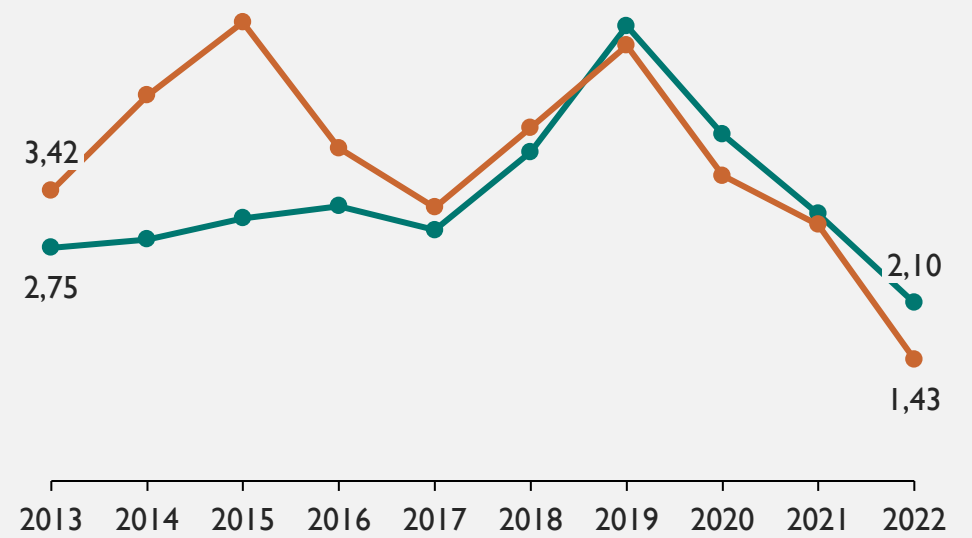


	Participation Banks	Deposit Banks	Development and Investment Banks	Banking Sector
Total Number of Banks	6	32	16	54
Total Number of Branches	1.379	9.587	68	11.034
Total Number of Personnel	17.868	182.654	5.699	206.221

Change in Capital Adequacy Ratio



Change in Non-Performing Loans Ratio



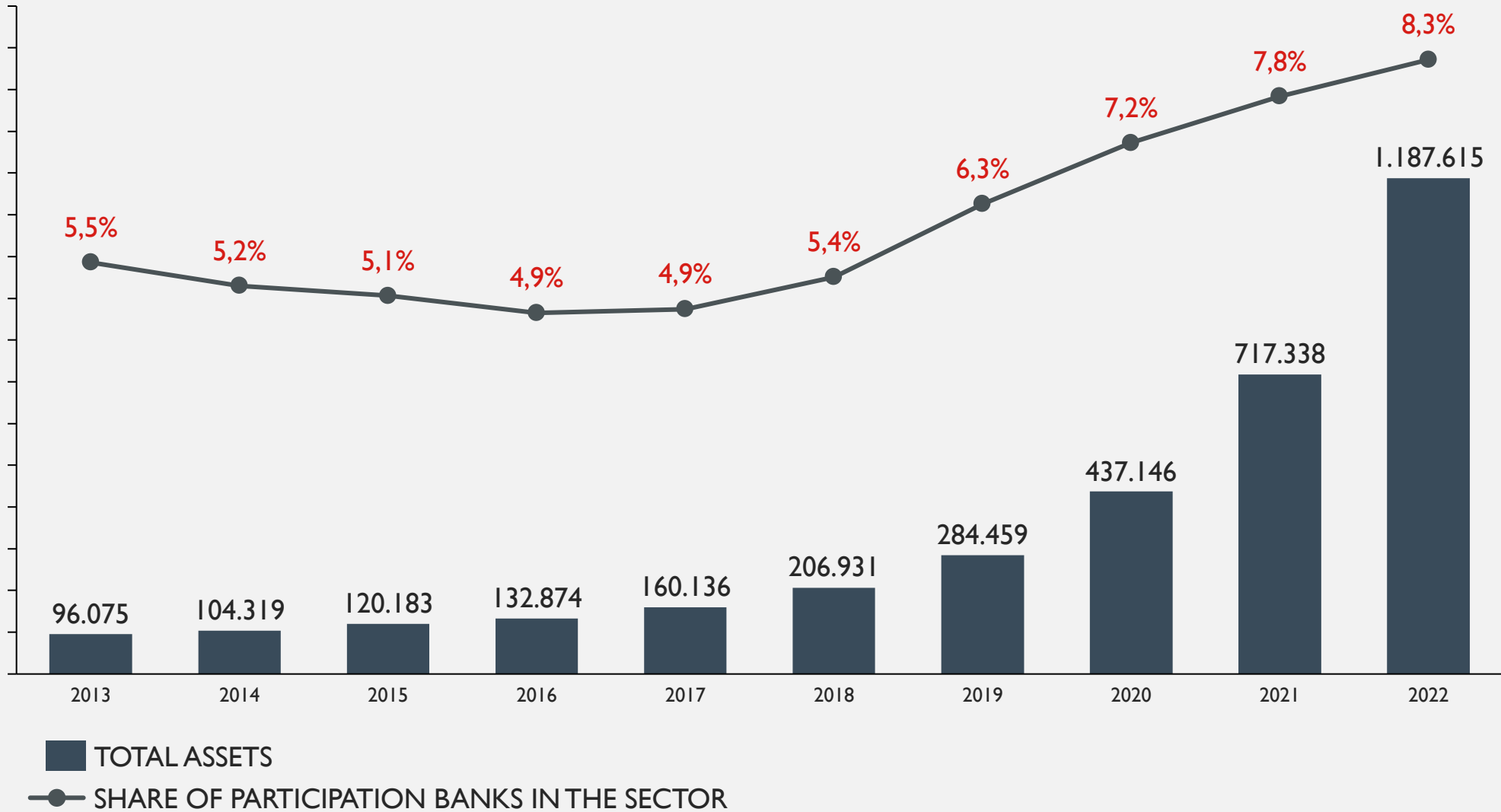
● SECTOR  
● PARTICIPATION



	Participation Banks		Deposit Banks	Development and Investment Banks
	December 2022	December 2021		
Assets	8,3% ↑	7,8%	86,0%	5,7%
Funds Collected	10,1% ↓	10,5%	89,9%	0,0%
Disbursed Funds	8,2% ↑	6,5%	85,4%	6,3%
Shareholders' Equity	6,0% ↑	5,1%	87,2%	6,8%
Number of Branches	12,5% ↑	11,8%	86,9%	0,6%
Number of Personnel	8,7% ↑	8,5%	88,6%	2,8%
Number of ATMs	4,8% ↑	4,8%	95,2%	0,0%

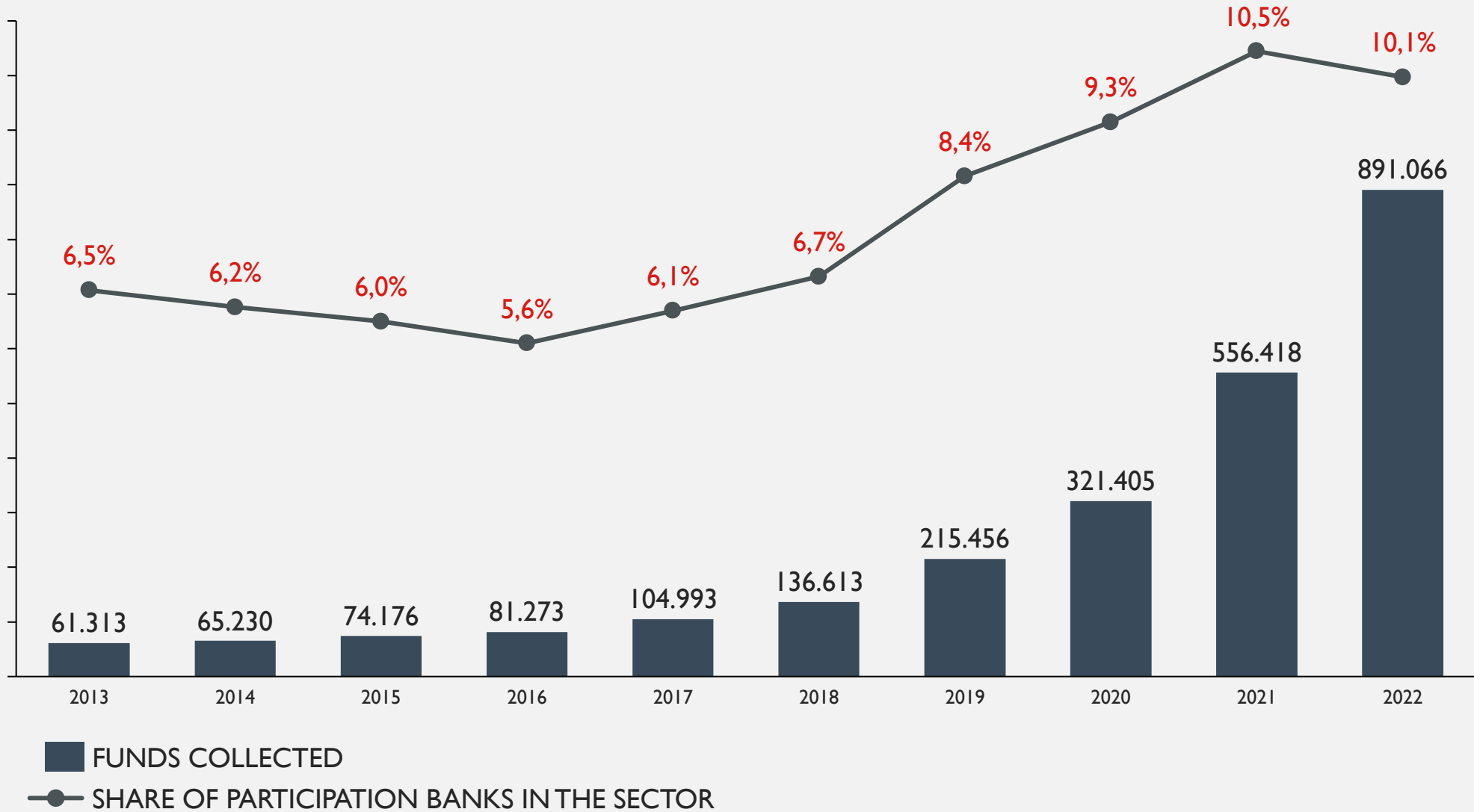
# Development of Total Assets of Participation Banks (TL Million)

December 2022

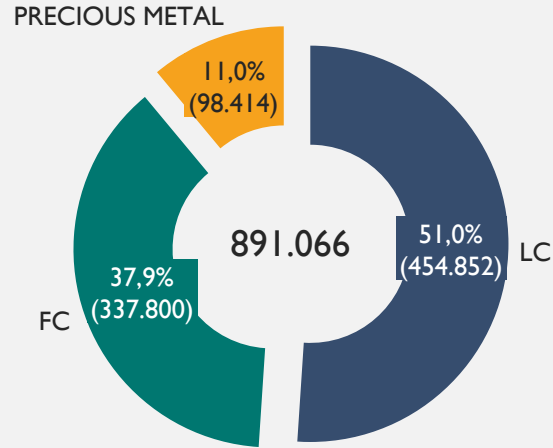


# Development of Funds Collected by Participation Banks (TL Million)

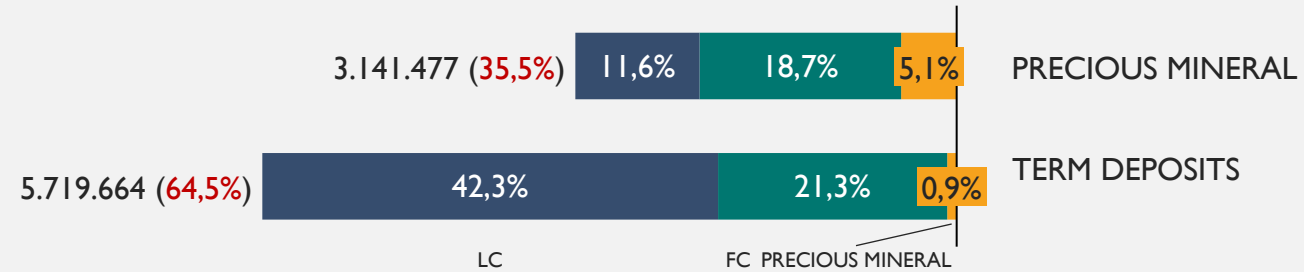
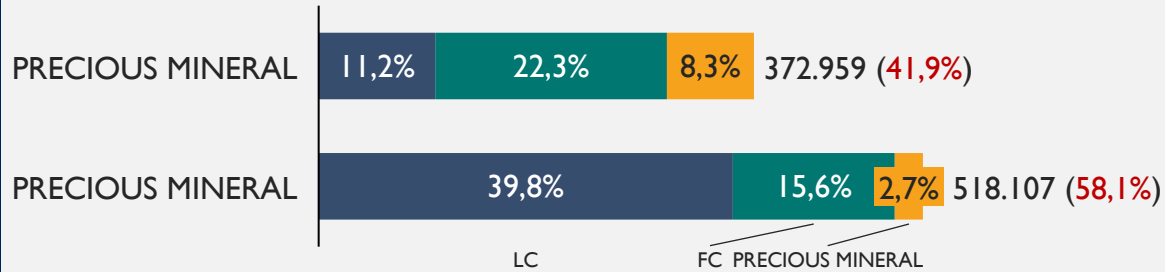
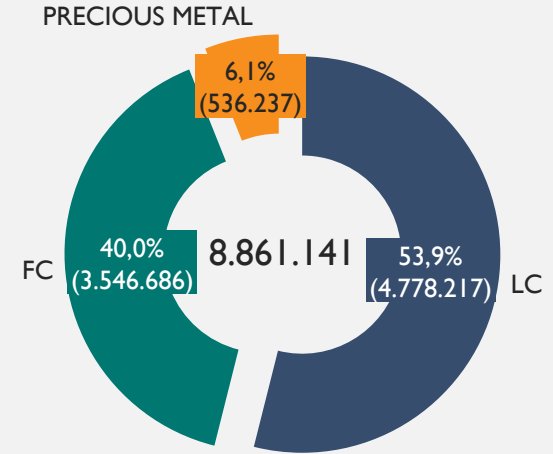
December 2022

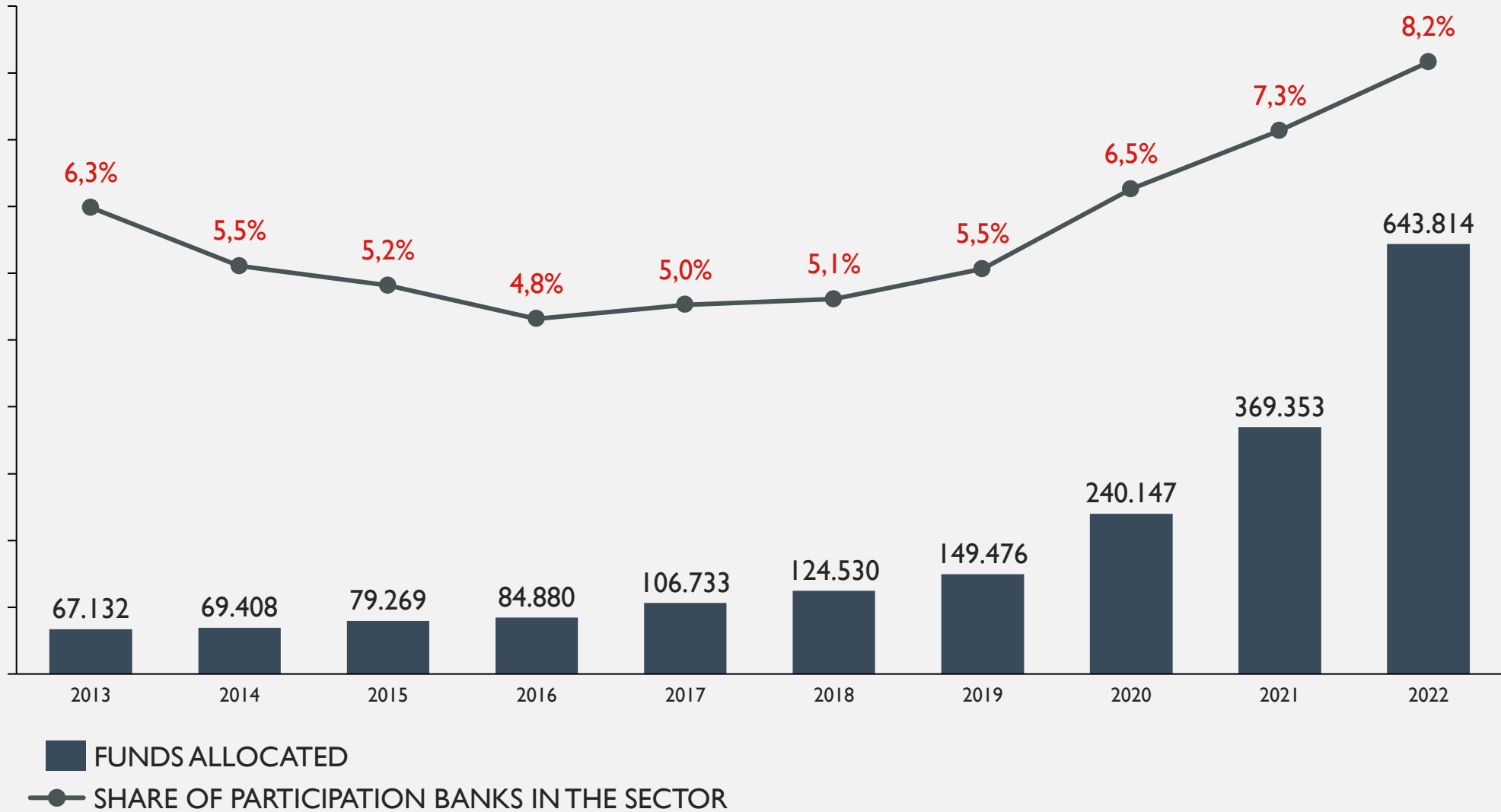


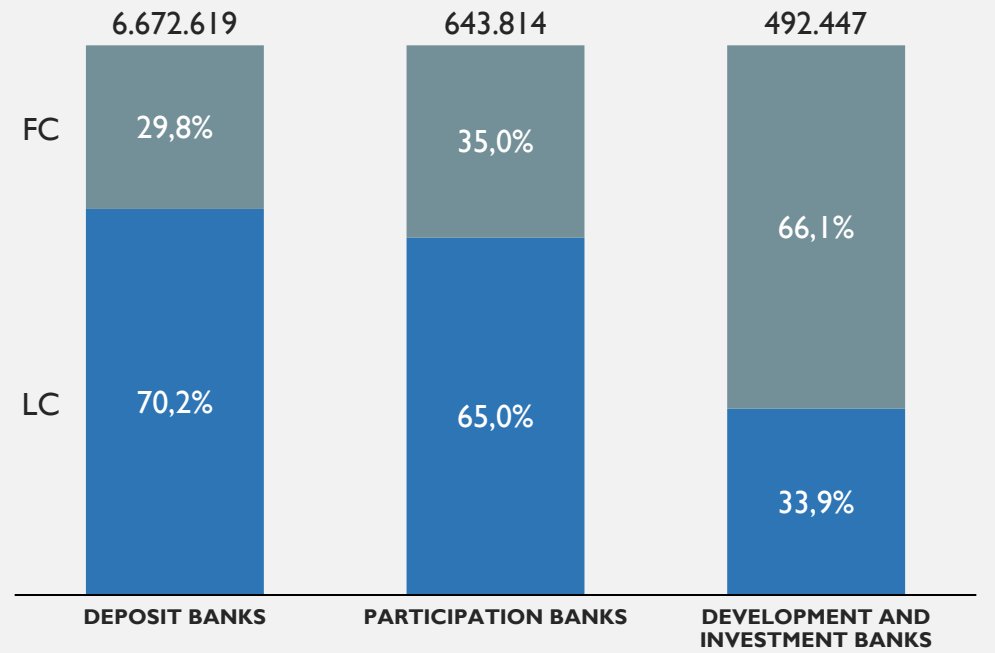
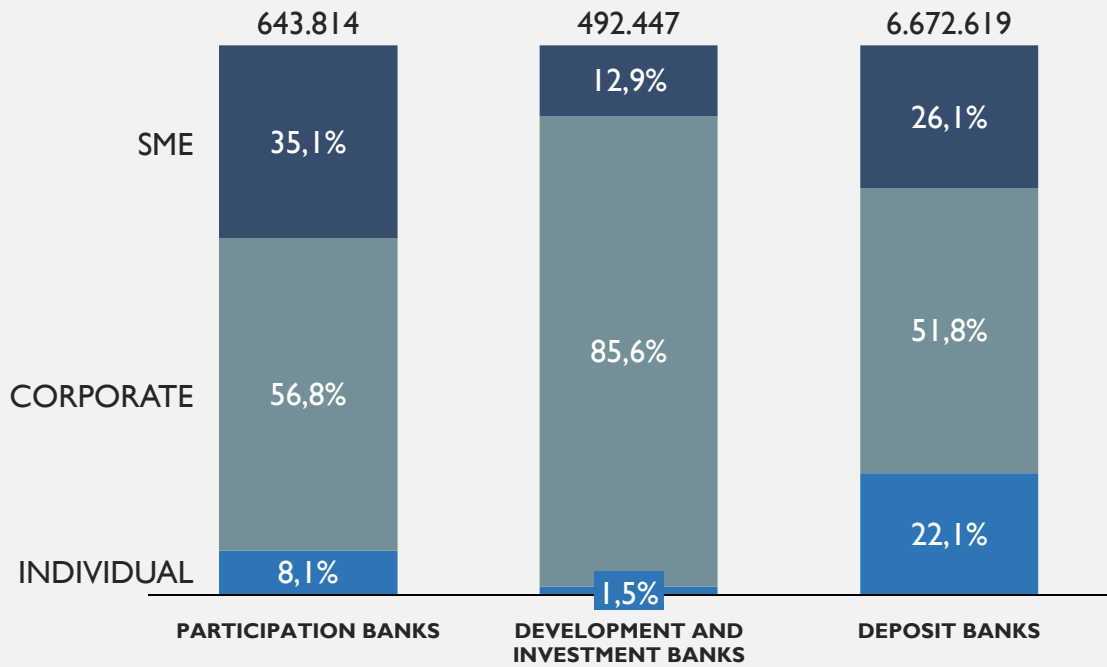
## PARTICIPATION BANKS



## BANKING SECTOR

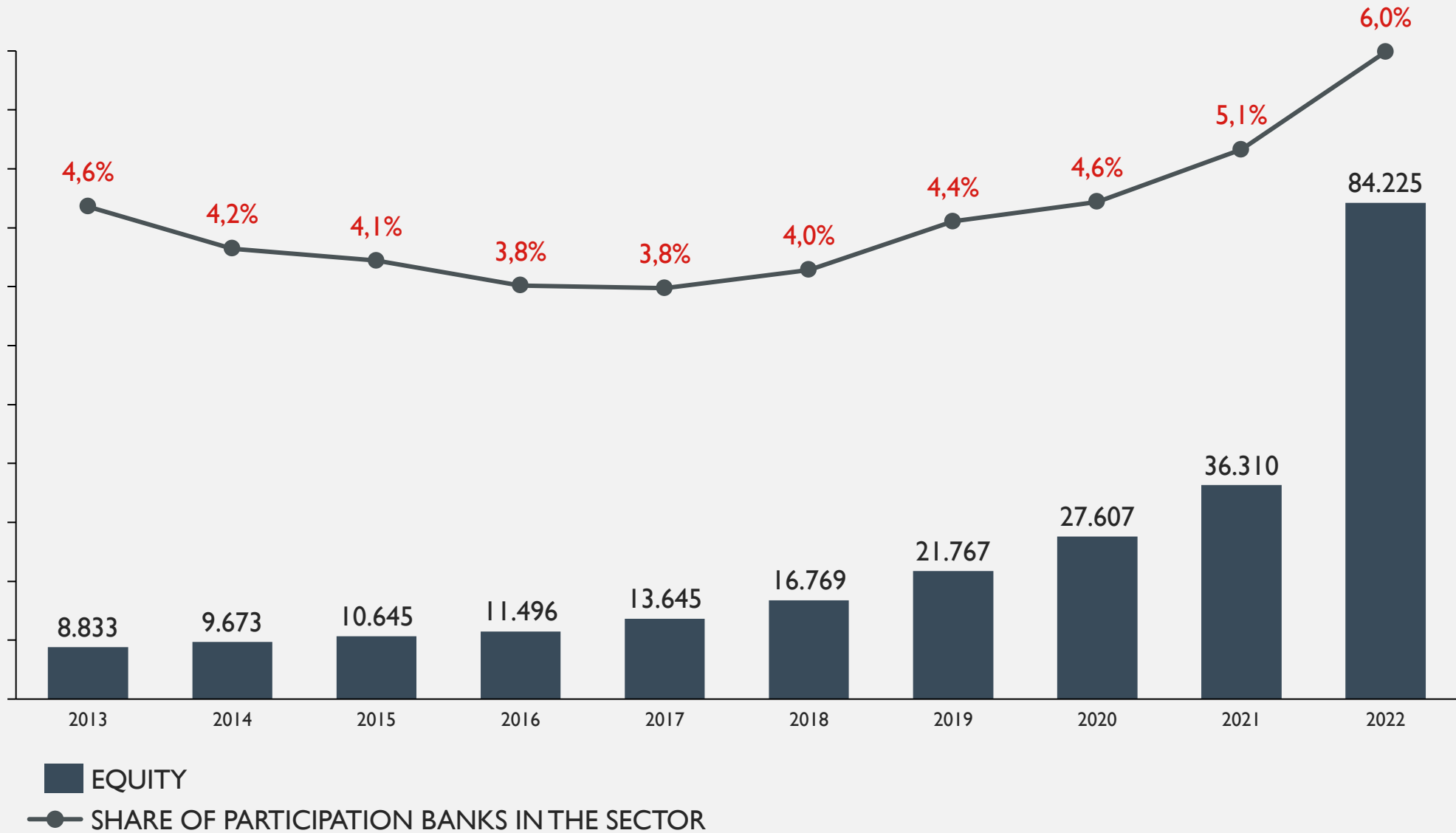






# Development of Equity of Participation Banks (TL Million)

December 2022

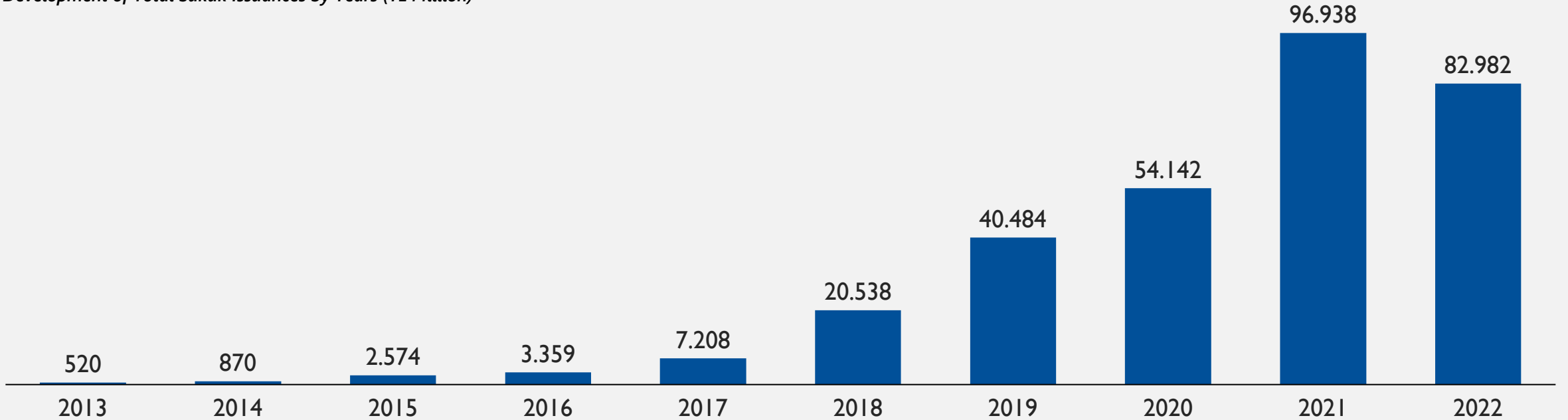


RATIOS	PARTICIPATION BANKING			BANKING SECTOR		
	December 2022	December 2021	Change	December 2022	December 2021	Change
Non-Performing Loans (Gross) / Total Cash Loans (%)	1,43	3,02	-52%	2,10	3,15	-33%
Provision for Non-Performing Loans / Gross Non-Performing Loans (%)	99,78	87,89	14%	86,70	79,52	9%
Interest Sensitive Assets With Maturity of 3 Months / Interest Sensitive Liabilities With Maturity of 3 Months (%)	80,21	75,65	6%	94,21	88,22	7%
High Volume Deposit (Funds Collected) (1 Million Try And Over) / Total Deposit (Funds Collected) (%)	69,40	60,65	14%	69,68	63,18	10%
( Off Balance Sheet Risks - Derivative Financial Instruments) / Total Assets (%)	20,07	20,62	-3%	35,09	34,09	3%
Derivative Financial Instruments / Commitments (%)	76,36	85,36	-11%	77,01	80,86	-5%
Profit (Loss) Before Tax / Average Total Assets (%)	4,16	1,41	195%	4,85	1,68	189%
Net Income / Average Total Assets (%)	3,04	1,04	193%	3,66	1,32	178%
Net Income / Average Shareholder's Equity (%)	61,15	18,31	234%	49,92	15,48	222%
Total Interest (Profit Share) Income / Interest (Profit) Bearing Assets Average (%)	12,97	8,89	46%	12,66	9,69	31%
Total Interest (Profit Share) Expense / Interest (Profit) Bearing Liabilities Average (%)	8,99	7,23	24%	8,42	7,89	7%
Net Interest (Profit) Revenues (Expenses) / Average Total Assets (%)	5,59	2,82	98%	6,46	3,76	72%
Fees, Commission and Banking Services Revenues / Average Total Assets (%)	0,91	0,75	22%	1,48	1,23	20%
Fees, Commission and Banking Services Revenues / Total Revenues (%)	6,65	7,78	-15%	9,22	9,71	-5%
Operational Expenses / Average Total Assets (%)	1,57	1,44	9%	1,73	1,51	15%
Non Interest (Other) Revenues / Non Interest (Other) Expenses (%)	98,95	99,43	0%	98,04	98,84	-1%
Fees, Commission and Banking Services Revenues / Operational Expenses (%)	58,04	52,02	12%	85,07	81,38	5%
Average Total Assets / Average Number of Total Staff (Thousand TL)	56.149	30.664	83%	58.072	34.873	67%
Total Deposit (Funds Collected) / Average Number of Total Staff (Thousand TL)	51.317	32.381	58%	43.523	26.225	66%
Profit (Loss) Before Tax / Average Total Number of Staff (Thousand TL)	2.333	432	440%	2.819	586	381%
Total Deposit (Funds Collected) / Average Number of Total Branches (Thousand TL)	661.028	433.629	52%	799.177	475.166	68%
Loans / Average Number of Total Branches (Thousand TL)	471.687	289.906	63%	702.497	455.534	54%
Total Number of Staff / Total Number of Branches (Person)	13	13	-1%	19	18	3%
Weighted Average Maturity of Securities (Day)	1.173	609	93%	1.634	1.604	2%
Weighted Average Maturity of Securities Held for Trading (Day)	558	708	-21%	961	1.507	-36%
Total Cash Loans / Total Deposit (Funds Collected) (%)	71,36	66,86	7%	87,94	95,92	-8%
Total Cash Loans / Total Deposit (Investment and Development Banks' Data Excluded) (%)	71,36	66,86	7%	82,42	88,04	-6%
Total Securities / Total Deposit (Funds Collected) (%)	23,59	22,25	6%	26,74	27,84	-4%
Demand Deposit (Funds Collected) / Total Deposit (Funds Collected) (%)	41,86	46,83	-11%	35,45	38,68	-8%
Regulatory Capital / Total Risk Weighted Assets (%)	20,26	18,82	8%	19,43	18,39	6%
Total Risk Weighted Assets (Net) / Total Risk Weighted Assets (Gross)	55,50	50,52	10%	59,79	57,83	3%
Foreign Assets / Total Shareholder's Equity (%)	1.279,43	1.855,78	-31%	898,45	1.179,04	-24%



Total Sukuk Transaction Volume  
**309 Billion ₺**

*Development of Total Sukuk Issuances by Years (TL Million)*





THANK YOU