Prudential and Structural Islamic Financial Indicators (PSIFIs) for Islamic Banks

Country: Turkey

Time period covered : *Starting Period:* **2013A** *Ending Period:* **2018Q2**

Core Prudential Islamic Financial Indicators (PIFIs)

Code	Indicator		Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2	2017Q3	2017Q4	2018Q1	2018Q2
End-of-period exchange rate (TRY / USD):					**2.1557**	**2.1226**	**2.2772**	**2.3269**	**2.3269**	**2.6134**	**2.6850**	**3.0251**	**2.9181**	**2.8249**	**2.8848**	**3.0004**	**3.5192**	**3.6362**	**3.5168**	**3.5521**	**3.7719**	**3.9489**	**4.5607**
Capital Adequacy : Basel Standard *																							
CP01a	**CAR**				**14.0%**	**14.4%**	**14.9%**	**14.6%**	**14.6%**	**14.2%**	**15.0%**	**14.3%**	**15.0%**	**14.9%**	**14.8%**	**15.7%**	**16.2%**	**16.6%**	**17.4%**	**17.2%**	**17.0%**	**17.7%**	**16.0%**
	Total regulatory capital	*Basel III*	*NC*	*M*	10,111.7	10,451.0	11,100.6	11,192.7	11,131.4	11,465.0	12,691.5	12,816.1	13,377.0	14,380.0	14,656.5	14,294.5	14,937.3	15,621.2	16,280.6	16,731.2	17,336.2	19,327.4	19,494.9
	Risk-weighted assets (RWA)[1]	*Basel III*	*NC*	*M*	72,364.3	72,327.1	74,446.8	76,401.4	76,504.4	80,502.5	84,665.0	89,427.3	89,419.8	96,243.4	99,010.9	91,256.5	92,367.4	93,925.0	93,501.8	96,999.4	102,102.7	109,022.7	121,758.9
CP02a	**Tier 1 capital to RWA**				**11.6%**	**12.1%**	**12.7%**	**12.2%**	**12.1%**	**11.7%**	**12.1%**	**11.4%**	**11.4%**	**11.4%**	**11.3%**	**11.9%**	**12.1%**	**12.2%**	**12.8%**	**13.2%**	**13.0%**	**13.0%**	**12.0%**
	Tier 1 capital	*Basel III*	*NC*	*M*	8,409.4	8,763.5	9,426.2	9,329.3	9,286.4	9,439.7	10,222.9	10,224.1	10,156.2	10,972.8	11,219.0	10,881.8	11,150.4	11,465.2	11,943.4	12,833.4	13,227.7	14,184.8	14,611.1
	RWA[1]	*Basel III*	*NC*	*M*	72,364.3	72,327.1	74,446.8	76,401.4	76,504.4	80,502.5	84,665.0	89,427.3	89,419.8	96,243.4	99,010.9	91,256.5	92,367.4	93,925.0	93,501.8	96,999.4	102,102.7	109,022.7	121,758.9
CP03a	**Common Equity Tier 1 (CET1) capital to RWA[1]** **				**…**	**12.3%**	**12.9%**	**12.4%**	**12.4%**	**11.9%**	**12.3%**	**11.7%**	**11.6%**	**11.6%**	**11.5%**	**12.1%**	**12.2%**	**12.3%**	**12.8%**	**13.3%**	**13.0%**	**12.3%**	**11.4%**
	CET1 capital**	*Basel III*	*NC*	*M*	…	8,903.8	9,567.8	9,491.7	9,480.6	9,593.1	10,414.8	10,449.7	10,392.6	11,169.5	11,368.5	11,037.1	11,248.7	11,515.3	11,994.1	12,884.4	13,287.2	13,376.0	13,835.4
	RWA[1]	*Basel III*	*NC*	*M*	…	72,327.1	74,446.8	76,401.4	76,504.4	80,502.5	84,665.0	89,427.3	89,419.8	96,243.4	99,010.9	91,256.5	92,367.4	93,925.0	93,501.8	96,999.4	102,102.7	109,022.7	121,758.9
Capital Adequacy: IFSB Formula																							
	RWA				…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
CP03b	**Common Equity Tier 1 (CET1) capital to RWA (IFSB)**				**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**
	CET1 capital				…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	RWA				…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
Asset Quality																							
CP04	**Gross nonperforming financing (gross NPF) ratio**				**3.2%**	**3.5%**	**4.1%**	**4.7%**	**4.3%**	**4.5%**	**4.8%**	**5.3%**	**5.1%**	**6.5%**	**6.5%**	**3.6%**	**3.7%**	**3.9%**	**3.9%**	**3.6%**	**3.1%**	**3.2%**	**3.2%**
	Gross NPF		*NC*	*M*	2,260.6	2,396.6	2,835.2	3,390.5	3,190.1	3,508.5	3,913.8	4,474.2	4,335.3	5,618.6	5,811.2	2,999.3	3,262.5	3,621.0	3,729.9	3,719.9	3,392.0	3,738.8	4,067.0
	Total financing		*NC*	*M*	70,319.8	68,218.0	69,226.0	71,826.0	73,464.9	77,433.3	80,725.8	84,608.8	84,273.1	86,910.4	89,317.5	82,828.3	89,115.9	93,097.3	96,749.7	103,875.4	111,081.3	118,334.5	128,521.0
CP05	**Net nonperforming financing (net NPF) to capital**				**8.2%**	**8.7%**	**12.3%**	**15.1%**	**10.8%**	**11.9%**	**12.2%**	**13.7%**	**13.3%**	**14.2%**	**13.6%**	**8.3%**	**8.3%**	**8.6%**	**8.0%**	**7.1%**	**5.7%**	**6.6%**	**6.7%**
	Net NPF[11]		*NC*	*M*	832.0	904.7	1,362.8	1,685.4	1,202.8	1,364.8	1,545.7	1,757.3	1,775.0	2,036.0	1,994.1	1,193.6	1,236.5	1,346.3	1,302.8	1,185.4	992.3	1,280.4	1,305.0
	Total regulatory capital	Not Applicable	*NC*	*M*	10,111.7	10,451.0	11,100.6	11,192.7	11,131.4	11,465.0	12,691.5	12,816.1	13,377.0	14,380.0	14,656.5	14,294.5	14,937.3	15,621.2	16,280.6	16,731.2	17,336.2	19,327.4	19,494.9
CP06	**Provisions for gross nonperforming financing (gross NPF)**				**63.2%**	**62.3%**	**51.9%**	**50.3%**	**62.3%**	**61.1%**	**60.5%**	**60.7%**	**59.1%**	**63.8%**	**65.7%**	**60.2%**	**62.1%**	**62.8%**	**65.1%**	**68.1%**	**70.7%**	**65.8%**	**67.9%**
	Provisions[11]		*NC*	*M*	1,428.6	1,492.0	1,472.5	1,705.1	1,987.3	2,143.7	2,368.1	2,716.9	2,560.2	3,582.7	3,817.2	1,805.8	2,026.0	2,274.7	2,427.1	2,534.4	2,399.7	2,458.4	2,762.0
	Gross NPF		*NC*	*M*	2,260.6	2,396.6	2,835.2	3,390.5	3,190.1	3,508.5	3,913.8	4,474.2	4,335.3	5,618.6	5,811.2	2,999.3	3,262.5	3,621.0	3,729.9	3,719.9	3,392.0	3,738.8	4,067.0
Earnings																							
CP07	**Return on assets (ROA)**				**1.5%**	**1.3%**	**1.3%**	**0.9%**	**0.4%**	**1.1%**	**1.0%**	**0.8%**	**0.6%**	**0.5%**	**0.7%**	**1.2%**	**1.1%**	**1.2%**	**1.4%**	**1.4%**	**1.4%**	**1.6%**	**1.7%**
	Net income (before extraordinary items, taxes, and *Zakat*)[2]		*NC*	*M*	1,293.8	1,292.9	1,291.8	887.1	390.6	1,148.9	1,073.9	942.8	697.6	598.1	811.5	1,484.6	1,363.5	1,663.3	1,937.9	1,949.8	1,967.0	2,640.0	2,951.7
	Total assets[3]		*NC*	*M*	83,541.7	96,597.0	96,602.1	97,886.8	98,967.3	106,863.2	110,367.4	113,605.9	115,265.6	121,293.1	122,853.8	121,921.8	123,433.1	135,456.5	137,518.4	140,409.5	144,961.0	162,786.7	171,218.9
CP08	**Return on equity (ROE)**				**16.6%**	**14.9%**	**14.4%**	**9.7%**	**4.2%**	**12.2%**	**11.1%**	**9.5%**	**7.0%**	**5.6%**	**7.4%**	**13.6%**	**12.5%**	**14.7%**	**16.8%**	**16.4%**	**16.1%**	**19.5%**	**21.1%**
	Net income (before extraordinary items, taxes, and *Zakat*)[2]		*NC*	*M*	1,293.8	1,292.9	1,291.8	887.1	390.6	1,148.9	1,073.9	942.8	697.6	598.1	811.5	1,484.6	1,363.5	1,663.3	1,937.9	1,949.8	1,967.0	2,640.0	2,951.7
	Equity[4]		*NC*	*M*	7,814.7	8,660.0	8,949.0	9,117.1	9,209.2	9,443.8	9,704.1	9,881.3	9,946.4	10,714.4	10,932.7	10,884.85	10,933.84	11,344.20	11,566.34	11,886.61	12,182.9	13,542.96	14,019.93
CP09	**Net profit margin[2]**				**24.9%**	**22.2%**	**20.7%**	**14.8%**	**6.5%**	**19.3%**	**17.8%**	**15.4%**	**11.1%**	**7.5%**	**10.0%**	**22.9%**	**20.8%**	**21.9%**	**24.8%**	**25.4%**	**25.0%**	**25.0%**	**25.7%**
	Net income (before extraordinary items, taxes, and *Zakat*)		*NC*	*M*	1,293.8	1,292.9	1,291.8	887.1	390.6	1,148.9	1,073.9	942.8	697.6	598.1	811.5	1,484.6	1,363.5	1,663.3	1,937.9	1,949.8	1,967.0	2,640.0	2,951.7
	Gross income		*NC*	*M*	5,202.7	5,834.2	6,236.8	5,975.8	5,965.3	5,957.3	6,046.7	6,106.9	6,308.8	8,006.2	8,083.5	6,492.3	6,561.5	7,584.9	7,816.8	7,666.0	7,868.1	10,572.5	11,486.0
CP10	**Cost to income[2]**				**50.0%**	**51.2%**	**49.1%**	**52.4%**	**53.5%**	**53.5%**	**54.8%**	**54.5%**	**53.7%**	**47.0%**	**45.9%**	**48.4%**	**49.1%**	**46.3%**	**45.4%**	**46.3%**	**46.1%**	**39.8%**	**37.3%**
	Operating costs		*NC*	*M*	2,600.5	2,984.5	3,064.1	3,133.9	3,193.2	3,185.9	3,313.7	3,325.4	3,388.0	3,766.3	3,713.2	3,142.4	3,218.7	3,513.3	3,545.5	3,547.3	3,626.8	4,208.2	4,287.2
	Gross income		*NC*	*M*	5,202.7	5,834.2	6,236.8	5,975.8	5,965.3	5,957.3	6,046.7	6,106.9	6,308.8	8,006.2	8,083.5	6,492.3	6,561.5	7,584.9	7,816.8	7,666.0	7,868.1	10,572.5	11,486.0
Leverage																							
CP11	**Capital to assets (balance sheet definition)**				**8.8%**	**9.2%**	**9.4%**	**9.1%**	**8.9%**	**8.6%**	**8.8%**	**8.4%**	**8.5%**	**9.0%**	**8.9%**	**9.1%**	**8.4%**	**8.4%**	**8.3%**	**8.6%**	**8.3%**	**8.5%**	**7.9%**
	Tier 1 capital		*NC*	*M*	8,409.4	8,763.5	9,426.2	9,329.3	9,286.4	9,439.7	10,222.9	10,224.1	10,156.2	10,972.8	11,219.0	10,881.8	11,150.4	11,465.2	11,943.4	12,833.4	13,227.7	14,184.8	14,611.1
	Total assets		*NC*	*M*	96,074.7	95,511.5	100,398.4	102,591.3	104,319.1	109,610.7	115,525.6	122,196.4	120,182.9	121,385.5	125,929.5	120,069.5	132,873.8	136,307.7	143,084.8	148,377.2	160,136.5	166,891.6	185,942.0
CP12	**Leverage (regulatory definition)**				**8.2%**	**8.5%**	**8.8%**	**8.6%**	**8.3%**	**8.1%**	**8.3%**	**7.9%**	**7.9%**	**8.3%**	**8.1%**	**8.4%**	**8.3%**	**8.6%**	**8.7%**	**9.1%**	**8.7%**	**9.1%**	**8.3%**
	Tier 1 capital		*NC*	*M*	8,409.4	8,763.5	9,426.2	9,329.3	9,286.4	9,439.7	10,222.9	10,224.1	10,156.2	10,972.8	11,219.0	10,881.8	11,150.4	11,465.2	11,943.4	12,833.4	13,227.7	14,184.8	14,611.1
	Exposure		*NC*	*M*	102,649.8	102,740.5	106,905.0	108,689.8	111,638.8	116,750.2	122,940.3	129,362.8	128,237.8	132,983.4	137,675.7	129,474.2	133,643.6	132,859.2	137,113.0	141,255.8	151,460.4	155,344.9	176,766.8
Liquidity																							
CP13	**Liquid assets ratio**				**53.1%**	**52.1%**	**53.0%**	**46.2%**	**49.0%**	**48.1%**	**45.4%**	**55.7%**	**48.7%**	**39.5%**	**43.0%**	**47.6%**	**53.0%**	**49.9%**	**43.3%**	**53.7%**	**43.8%**	**50.6%**	**45.9%**
	Liquid assets		*NC*	*M*	50,977.0	49,790.8	53,215.8	47,416.5	51,104.1	52,694.6	52,494.1	68,049.2	58,517.8	48,006.2	54,119.5	57,135.8	70,465.0	68,033.9	61,944.1	79,620.0	70,174.1	84,495.1	85,374.3
	Total assets		*NC*	*M*	96,074.7	95,511.5	100,398.4	102,591.3	104,319.1	109,610.7	115,525.6	122,196.4	120,182.9	121,385.5	125,929.5	120,069.5	132,873.8	136,307.7	143,084.8	148,377.2	160,136.5	166,891.6	185,942.0
CP14	**Liquid assets to short-term liabilities**				**86.3%**	**77.7%**	**85.3%**	**69.8%**	**80.7%**	**70.1%**	**65.3%**	**91.0%**	**70.3%**	**52.2%**	**56.8%**	**63.3%**	**83.0%**	**69.6%**	**55.4%**	**79.0%**	**55.6%**	**69.2%**	**57.6%**
	Liquid assets		*NC*	*M*	50,977.0	49,790.8	53,215.8	47,416.5	51,104.1	52,694.6	52,494.1	68,049.2	58,517.8	48,006.2	54,119.5	57,135.8	70,465.0	68,033.9	61,944.1	79,620.0	70,174.1	84,495.1	85,374.3
	Short-term liabilities		*NC*	*M*	59,065.7	64,079.8	62,410.6	67,946.9	63,357.0	75,132.2	80,396.4	74,802.0	83,214.6	91,907.8	95,277.6	90,332.9	84,918.0	97,749.7	111,748.3	100,821.3	126,119.2	122,061.3	148,123.8
CP15	**Liquidity coverage ratio (LCR)[5]**	Not Applicable			**…**	**171.4%**	**171.8%**	**183.5%**	**157.4%**	**179.3%**	**151.1%**	**151.9%**	**143.8%**	**114.0%**	**146.1%**	**150.9%**	**147.6%**	**185.4%**	**158.9%**	**165.8%**	**185.2%**	**176.0%**	**182.8%**
	Stock of *Shari'ah*-compliant high quality liquid assets		*NC*	*M*	…	13,780.0	14,637.7	14,122.3	11,663.6	14,856.0	14,096.2	16,341.2	15,022.9	14,882.1	17,317.5	17,789.5	17,944.5	20,535.2	20,864.0	25,048.1	25,473.8	27,699.3	23,610.7
	Total net cash outflows over the next 30 calendar days		*NC*	*M*	…	8,037.8	8,520.6	7,696.7	7,410.7	8,285.3	9,330.0	10,756.5	10,446.7	13,054.0	11,854.3	11,786.3	12,159.5	11,078.0	13,133.5	15,107.3	13,755.7	15,734.8	12,913.1
CP16	**Net stable funding ratio (NSFR)**				**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**
	Available stable funding (ASF)				…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	Required stable funding (RSF)				…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
Sensitivity to Risks																							
CP17	**Net foreign exchange open position to capital[6]**				**-0.3%**	**0.6%**	**1.9%**	**-2.8%**	**1.1%**	**0.3%**	**1.1%**	**-0.5%**	**1.5%**	**1.4%**	**1.4%**	**0.6%**	**-0.6%**	**-0.2%**	**0.7%**	**1.5%**	**0.9%**	**1.7%**	**-0.9%**
	Net FX open position		*NC*	*M*	-28.5	60.5	206.8	-316.1	129.9	38.0	137.4	-70.0	205.7	204.1	198.7	86.2	-96.6	-37.5	110.1	255.6	162.2	317.4	-169.8
	Total regulatory capital		*NC*	*M*	10,096.1	10,434.3	10,668.5	11,263.9	11,552.6	11,183.5	12,262.5	12,817.0	13,452.4	14,736.0	14,688.4	14,320.1	14,878.4	15,866.1	15,946.9	16,581.3	17,338.3	18,987.5	19,541.1
CP18	**Large exposures to capital**				**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**
	Value of large exposures				…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	Total regulatory capital (or balance sheet capital)				…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
CP19	**Growth of financing to private sector[7]**				**30.8%**	**19.0%**	**10.5%**	**6.3%**	**4.9%**	**13.0%**	**14.6%**	**14.1%**	**13.5%**	**11.8%**	**10.1%**	**2.9%**	**5.2%**	**7.1%**	**9.5%**	**24.1%**	**26.3%**	**28.5%**	**31.8%**
	Total financing at end of current period		*NC*	*M*	63,783.5	61,624.2	63,216.8	64,916.9	66,885.5	69,649.7	72,467.8	74,059.2	75,892.9	77,881.1	79,762.3	76,177.3	79,842.4	83,405.6	87,363.7	94,498.5	100,840.3	107,145.4	115,137.4
	Total financing at end of same period in previous year		*NC*	*M*	48,763.9	51,769.7	57,216.4	61,079.2	63,783.5	61,624.2	63,216.8	64,916.9	66,885.5	69,649.7	72,467.8	74,059.2	75,892.9	77,881.1	79,762.3	76,177.3	79,842.4	83,405.6	87,363.7

Additional Prudential Islamic Financial Indicators (PIFIs)

Code	Indicator	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2	2017Q3	2017Q4	2018Q1	2018Q2

Code	Indicator	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2	2017Q3	2017Q4	2018Q1	2018Q2
AD01	**Income distributed to investment account holder (IAH) out of total income from assets funded by profit-sharing investment accounts (PSIAs)**			**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**
	Income distributed to IAH			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	Total income from assets funded by PSIA			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
AD02	**Total off-balance sheet items to total assets**			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	Off-balance sheet items			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	Total assets			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
AD03	**Foreign-currency denominated funding to total funding**			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	FX funding			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	Total funding			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
AD04	**Foreign-currency denominated financing to total financing**			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	FX financing			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	Total financing			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
AD05	**Value of *Sukūk* holdings to capital**			**46.4%**	**54.4%**	**52.2%**	**52.6%**	**54.4%**	**55.0%**	**51.7%**	**50.7%**	**48.4%**	**46.3%**	**50.7%**	**53.3%**	**60.3%**	**61.4%**	**64.1%**	**61.1%**	**62.0%**	**48.3%**	**51.0%**
	Sukūk holdings	*NC*	*M*	4,690.6	5,687.1	5,799.1	5,882.5	6,055.2	6,310.0	6,555.2	6,499.6	6,473.8	6,659.3	7,433.4	7,619.3	9,006.9	9,593.6	10,433.2	10,227.7	10,743.3	9,341.0	9,948.0
	Total regulatory capital (or balance sheet capital)	*NC*	*M*	10,111.7	10,451.0	11,100.6	11,192.7	11,131.4	11,465.0	12,691.5	12,816.1	13,377.0	14,380.0	14,656.5	14,294.5	14,937.3	15,621.2	16,280.6	16,731.2	17,336.2	19,327.4	19,494.9
AD06	**Value (or percentage) of *Sharī`ah*-compliant financing by economic activity**																					
	Value of *Sharī`ah*-compliant financing			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	Sectoral distribution																					
	(a) agriculture, forestry, hunting and fishing			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	(b) mining and quarrying			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	(c) manufacturing			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	(d) electricity, gas, steam and air-conditioning supply			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	(e) water supply; sewerage and waste management			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	(f) construction			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	(g) wholesale and retail trade; repair of motor vehicles and motorcycles			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	(h) transportation and storage			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	(i) accommodation and food service activities			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	(j) information and communication			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	(k) financial and insurance activities			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	(l) real estate activities			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	(m) professional, scientific and technical activities			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	(n) administrative and support service activities			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	(o) public administration and defense; compulsory social security			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	(p) education			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	(q) human health and social work activities			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	(r) arts, entertainment and recreation			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	(s) other service activities (export)			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	(t) activities of households as employers			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	(t*) other financing of households			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	(u) activities of extraterritorial organisations and bodies			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	(u*) financing to nonresidents			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
AD07	**Value (or percentage) of gross NPF by economic activities**																					
	Value of gross NPF			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	Economic activity																					
	(a) agriculture, forestry, hunting and fishing			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	(b) mining and quarrying			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	(c) manufacturing			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	(d) electricity, gas, steam and air-conditioning supply			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	(e) water supply; sewerage and waste management			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	(f) construction			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	(g) wholesale and retail trade; repair of motor vehicles and motorcycles			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	(h) transportation and storage			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	(i) accommodation and food service activities			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	(j) information and communication			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	(k) financial and insurance activities			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	(l) real estate activities			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	(m) professional, scientific and technical activities			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	(n) administrative and support service activities			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	(o) public administration and defense; compulsory social security			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	(p) education			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	(q) human health and social work activities			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	(r) arts, entertainment and recreation			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	(s) other service activities (export)			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	(t) activities of households as employers			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	(t*) other financing of households			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	(u) activities of extraterritorial organisations and bodies			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	(u*) financing to nonresidents			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
AD08	**Value (or percentage) of returns by major type of *Sharī`ah*-compliant contract**																					
	Total returns			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	Murābahah			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	Commodity Murābahah / Tawwarūq			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	Salam			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	Istisnā`			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	Ijārah / Ijārah Muntahia Bittamlīk			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	Muḍārabah			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	Mushārakah			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	Diminishing Mushārakah			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…

Code	Indicator	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2	2017Q3	2017Q4	2018Q1	2018Q2
	Wakālah			...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Qard Hassan			...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Others			...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(i)			...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(ii)			...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(iii)			...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Others			...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...

Structural Islamic Financial Indicators (SIFIs)

Code	Indicator	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2	2017Q3	2017Q4	2018Q1	2018Q2
ST01	**Number of Islamic banks[8]**	*n.a*	*G*	**4**	**4**	**4**	**4**	**4**	**4**	**5**	**5**	**5**	**6**	**6**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**
	Number of domestic branch offices	*n.a*	*G*	961	977	1,001	1,040	986	1,006	1,024	1,049	1076	1091	1122	939	956	970	987	998	1029	1038	1063
	Number of ATMs	*n.a*	*G*	1,886	1,951	2,000	2,058	2,026	2,059	2,083	2,094	2137	2113	2149	1492	1523	1512	1594	1635	1688	1754	1804
ST02	**Number of employees**	*n.a*	*G*	**16,763**	**17,219**	**17,293**	**16,873**	**16,280**	**16,526**	**16,705**	**16,623**	**16,554**	**16,151**	**16,215**	**14,206**	**14,465**	**14,565**	**14,610**	**14,896**	**15,029**	**15,117**	**15,310**
ST03	**Total assets[9]**	*NC*	*M*	**96,074.7**	**95,511.5**	**100,398.4**	**102,591.3**	**104,319.1**	**109,610.7**	**115,525.6**	**122,196.4**	**120,182.9**	**121,385.5**	**125,929.5**	**120,069.5**	**132,873.8**	**136,307.7**	**143,084.8**	**148,377.2**	**160,136.5**	**166,891.6**	**185,942.0**
	Total *Sharī'ah*-compliant financing (excluding interbank financing)[9]	*NC*	*M*	70,319.8	68,218.0	69,226.0	71,826.0	73,464.9	77,433.3	80,725.8	84,608.8	84,273.1	86,910.4	89,317.5	82,828.3	89,115.9	93,097.3	96,749.7	103,875.4	111,081.3	118,334.5	128,521.0
	Sukūk holdings	*NC*	*M*	4,690.6	5,687.1	5,799.1	5,882.5	6,055.2	6,310.0	6,555.2	6,499.6	6,473.8	6,659.3	7,433.4	7,619.3	9,006.9	9,593.6	10,433.2	10,227.7	10,743.3	9,341.0	9,948.0
	Other *Sharī'ah*- compliant securities[9]	*NC*	*M*	224.4	288.7	541.2	613.5	908.4	933.8	1,302.4	1,162.9	1,260.9	1,270.0	1,693.5	1,531.3	1,640.2	2,202.2	2,845.1	2,224.4	2,405.7	2,428.5	2,639.8
	Interbank financing[9]	*NC*	*M*	5,352.8	4,935.5	6,290.3	6,688.3	6,238.1	5,350.7	8,551.3	7,359.5	8,556.6	9,289.6	6,896.0	6,693.5	10,836.8	9,646.2	9,588.1	9,210.0	9,533.2	11,523.3	18,199.2
	All other assets	*NC*	*M*	15,487.2	16,382.3	18,541.8	17,581.0	17,652.5	19,583.0	18,391.0	22,565.5	19,618.6	17,256.1	20,589.2	21,397.1	22,274.1	21,768.4	23,468.7	22,839.6	26,372.9	25,264.2	26,634.0
ST04	**Total funding/liabilities and equities**	*NC*	*M*	**96,074.7**	**95,511.5**	**100,398.4**	**102,591.3**	**104,319.1**	**109,610.7**	**115,525.6**	**122,196.4**	**120,182.9**	**121,385.5**	**125,929.5**	**120,069.5**	**132,873.8**	**136,307.7**	**143,084.8**	**148,377.2**	**160,136.5**	**166,891.6**	**185,942.0**
	Profit-sharing investment accounts (PSIA)	*NC*	*M*	46,267.1	46,301.7	48,649.7	48,779.5	49,420.8	51,292.3	52,548.5	56,103.1	54,225.5	53,314.2	54,265.0	53,008.4	58,428.6	62,133.5	65,650.0	69,841.9	73,263.3	79,940.6	86,416.1
	Other remunerative funding *(Murābahah,* Commodity *Murābahah* etc.*)*	*NC*	*M*	10,674.0	11,856.2	14,018.8	15,025.2	14,325.6	17,100.3	19,398.0	20,250.7	20,935.1	21,795.3	23,766.5	21,733.0	23,555.1	22,044.0	23,527.1	23,270.5	26,283.3	27,043.7	28,868.5
	Nonrenumerative funding (current account, *Wadī'ah*)	*NC*	*M*	15,046.2	12,785.9	13,615.6	14,384.6	15,984.0	15,936.4	17,830.1	19,480.9	20,136.6	19,845.2	20,621.1	19,072.8	23,048.7	24,261.3	26,357.3	28,152.3	32,046.9	30,924.0	37,705.7
	Sukūk issued	*NC*	*M*	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Other *Sharī'ah*-compliant securities issued			...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Interbank funding / liabilities	*NC*	*M*	15,254.7	15,478.5	14,353.7	14,713.3	14,915.6	15,466.9	15,103.1	15,677.9	14,240.9	14,923.4	15,592.7	14,895.7	16,345.7	16,052.8	15,245.6	13,914.7	14,898.2	14,269.6	17,795.6
	All other liabilities			...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Capital and reserves	*NC*	*M*	8,832.6	9,089.1	9,760.6	9,688.8	9,673.0	9,814.8	10,645.8	10,683.9	10,644.8	11,507.4	11,684.2	11,359.7	11,495.7	11,816.0	12,304.8	13,197.8	13,644.8	14,713.7	15,156.0
ST05	**Total revenues[2]**	*NC*	*M*	**7,847.0**	**9,029.6**	**9,529.8**	**9,335.9**	**9,311.5**	**9,527.8**	**9,694.2**	**9,830.3**	**10,091.1**	**12,173.5**	**12,412.3**	**10,645.6**	**10,879.9**	**12,388.4**	**12,746.1**	**12,841.4**	**13,390.4**	**17,524.2**	**19,045.5**
	Financing based[2]	*NC*	*M*	5,270.9	5,814.5	5,860.9	5,989.5	6,080.3	6,466.4	6,637.6	6,809.7	6,951.4	7,817.7	7,833.7	7,568.5	7,717.7	8,486.9	8,770.2	9,123.8	9,702.9	11,645.7	12,607.9
	Investment based *(Sukūk,* other *Sharī'ah*-compliant securities etc.*)*[2]	*NC*	*M*	256.3	379.9	412.7	428.3	445.6	516.0	570.4	581.7	585.108	594.6	615.4	617.5	653.2	853.6	901.4	881.6	924.8	993.2	1,067.4
	Fee based[2]	*NC*	*M*	1,374.3	1,324.2	1,408.7	1,453.4	1,469.8	1,396.4	1,442.6	1,420.5	1,465.4	1,458.7	1,505.2	1,329.0	1,358.5	1,423.4	1,447.4	1,458.5	1,500.0	1,653.0	1,758.0
	Other[2]	*NC*	*M*	945.6	1,511.0	1,847.5	1,464.7	1,315.8	1,148.9	1,043.6	1,018.4	1,089.2	2,302.5	2,458.0	1,130.5	1,150.5	1,624.5	1,627.0	1,377.5	1,262.6	3,232.2	3,612.2
ST06	**Earnings before taxes and *Zakat*[2]**	*NC*	*M*	**1,294.4**	**1,292.9**	**1,291.8**	**887.3**	**390.7**	**1,148.9**	**1,073.9**	**942.8**	**697.6**	**598.1**	**811.5**	**1,484.6**	**1,363.5**	**1,663.3**	**1,937.9**	**1,949.8**	**1,967.0**	**2,640.0**	**2,951.7**
ST07	**Value (or percentage) of financing by type of *Sharī'ah*-compliant contract**																					
	Total financing[10]			...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Murābahah			...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Commodity Murābahah / Tawwarūq			...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Salam			...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Istisnā'			...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Ijārah / Ijārah Muntahia Bittamlīk			...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Muḍārabah			...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Mushārakah			...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Diminishing Mushārakah			...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Wakālah			...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Qard Hassan			...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Others			...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(i)			...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(ii)			...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(iii)			...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Others			...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
ST08	**Assets held by domestic systemically important Islamic banks**			...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...

Source: ***Banking Regulation and Supervision Agency of Turkey***

Note:

n.a *Not applicable*

(...) *In dicates the data is not available*

G *Indicates General*

M *Indicates Millions*

NC *Indicates National Currency*

* 2013A data is based on Basel II; thereafter Turkey adopted Basel III.

** CET1 capital data calculated according to temporary articles of Regulation regarding Banks' equity.

1 RWA is calculated for credit risk basis, credit equivalents refer to seventy percent of funds used from participation accounts.

2 Income Statement data is annualized for quarter periods.

3 Average total asset amount (monthly basis) is used.

4 Average total equity amount (monthly basis) is used.

5 LCR data is avalible as daily average amount of last week period as considered in regulation.

6 Net foreign exchange open position data is on last working day of period.

7 Financing to public and financial sector is excluded.

8 Participation banks are operated in Turkey.

9 Includes total participation banking sector financing (credits) - there is no grouping as *Sharī'ah*-compliant or non-*Sharī'ah* compliant products in participation banking.

10 Participation banks' financing assets are classified according to assumptions of participation bank uniform charts of accounts on national basis. No data is available in this classification.

11 Participation banks have started applying IFRS 9 accounting standarts since March 2018.